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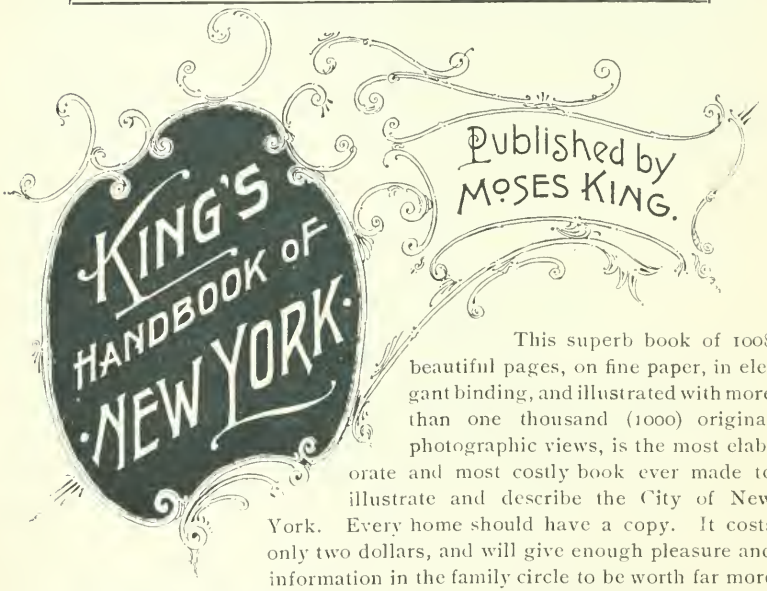
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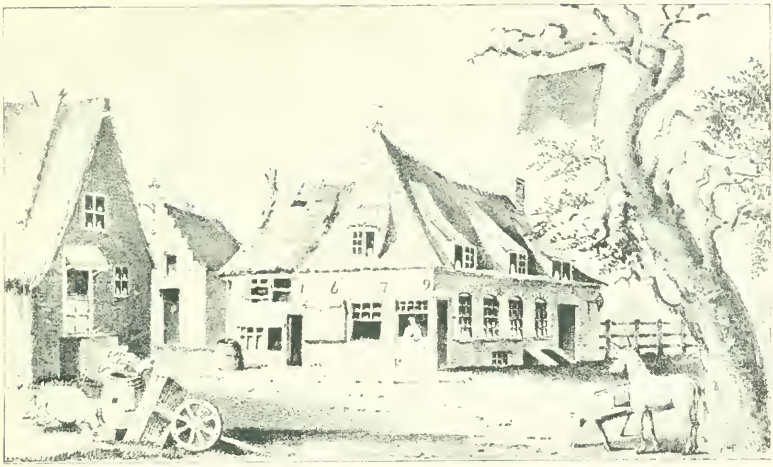
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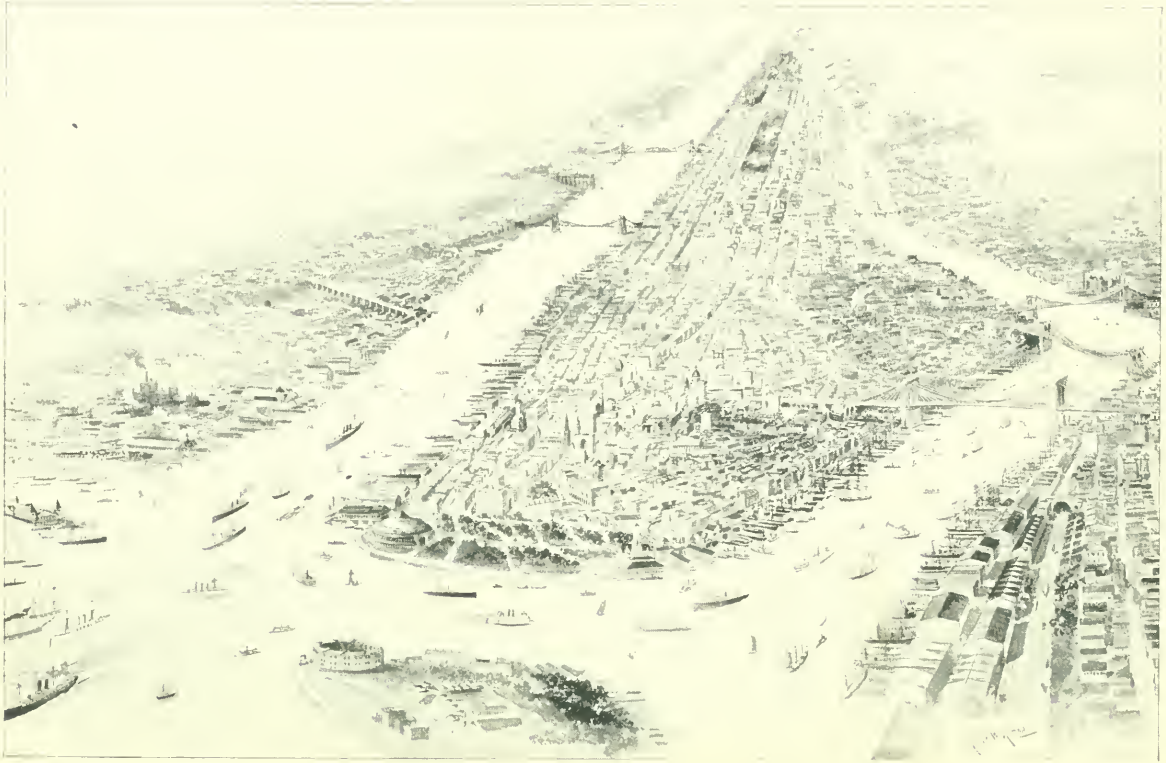
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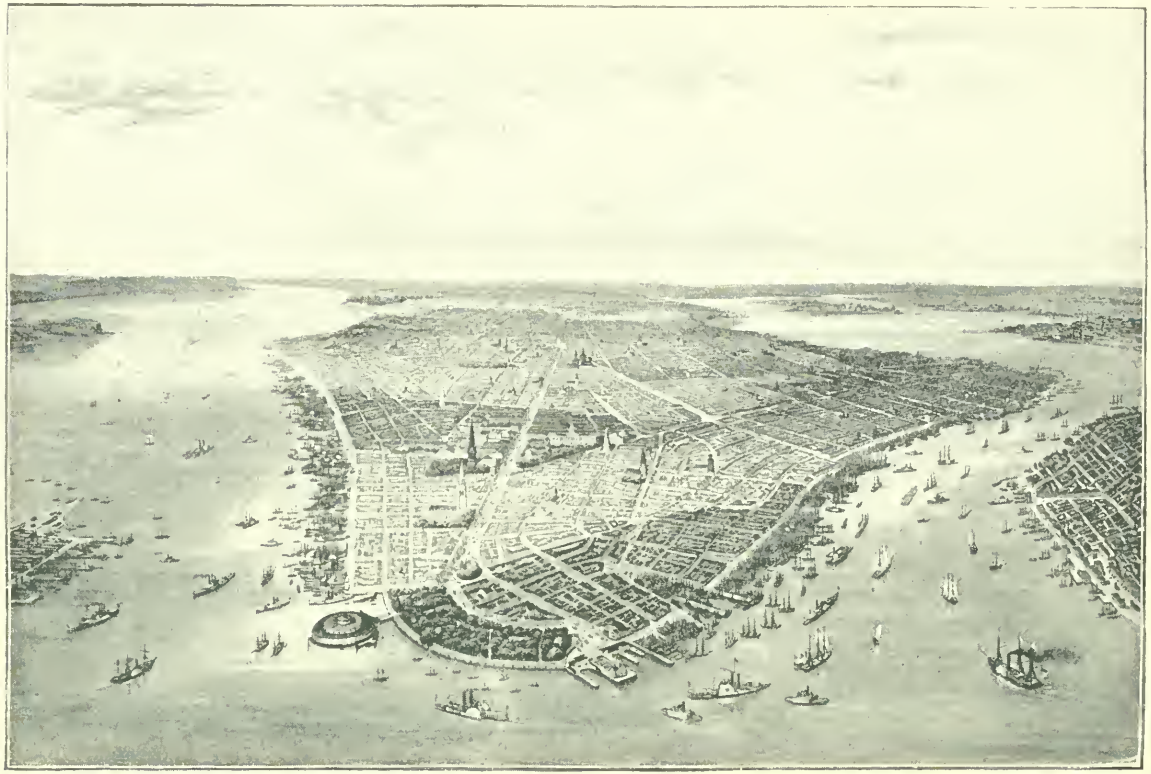
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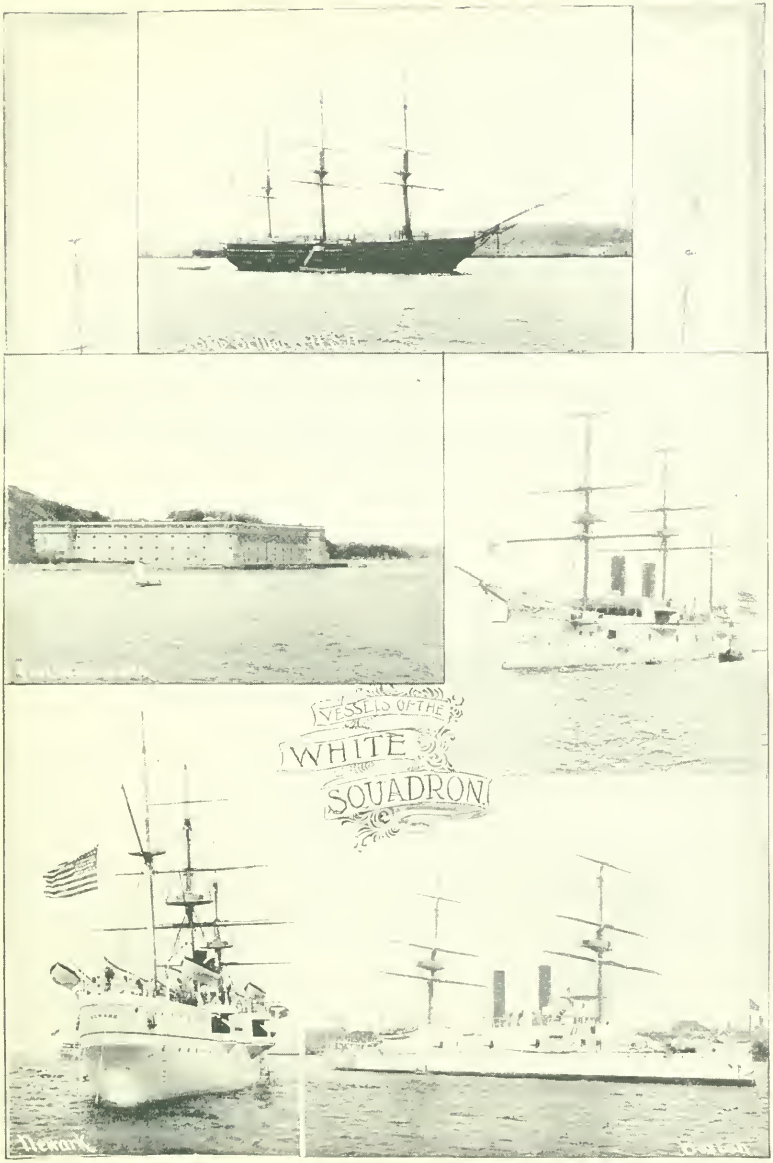
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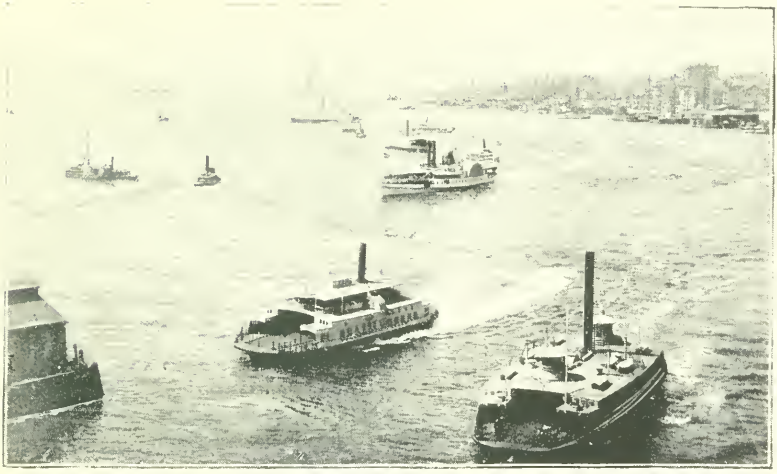
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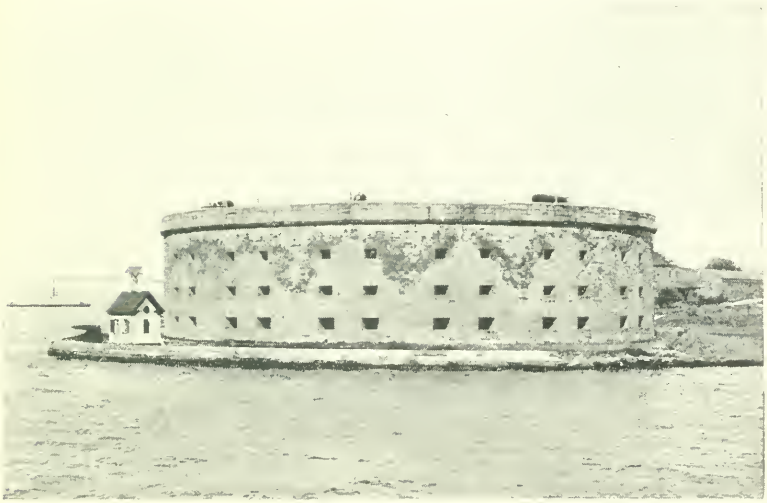
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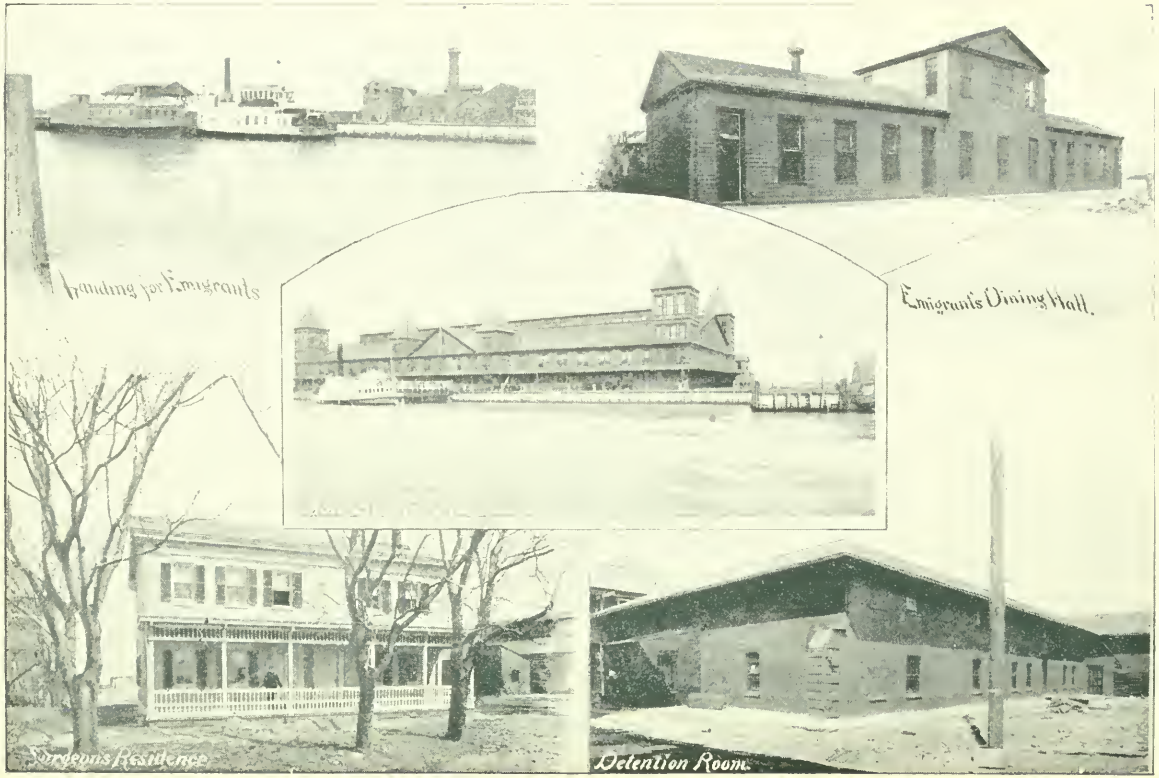
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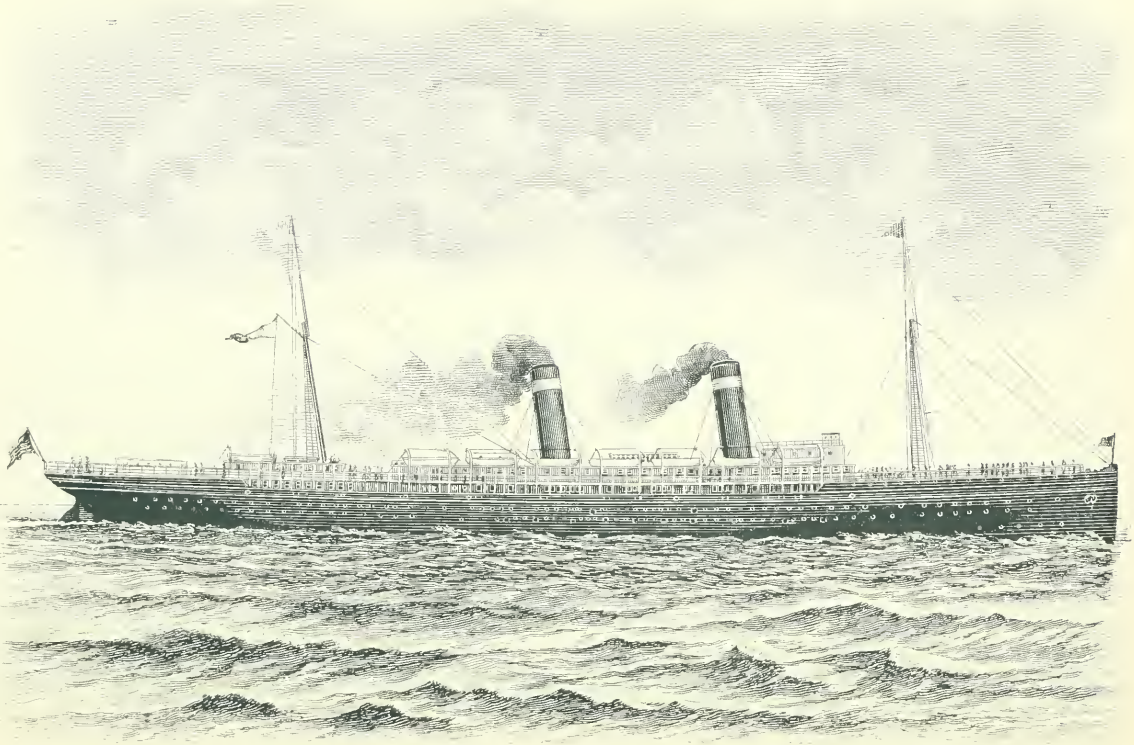
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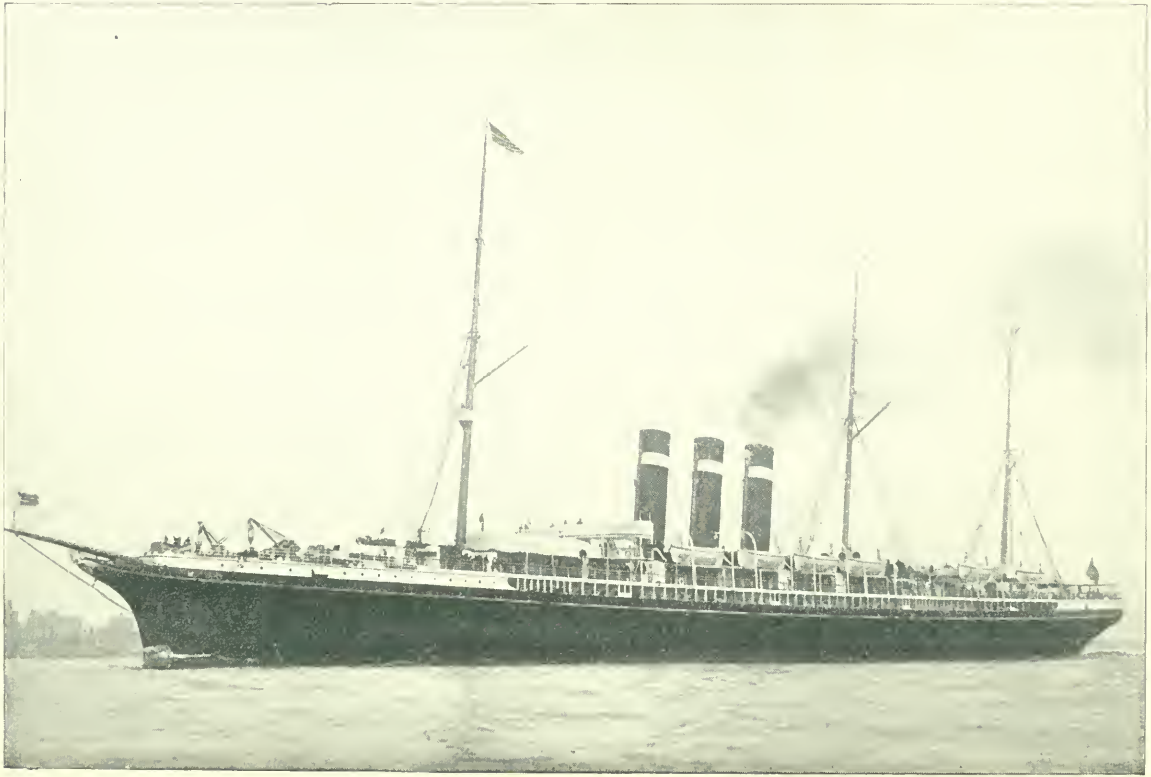


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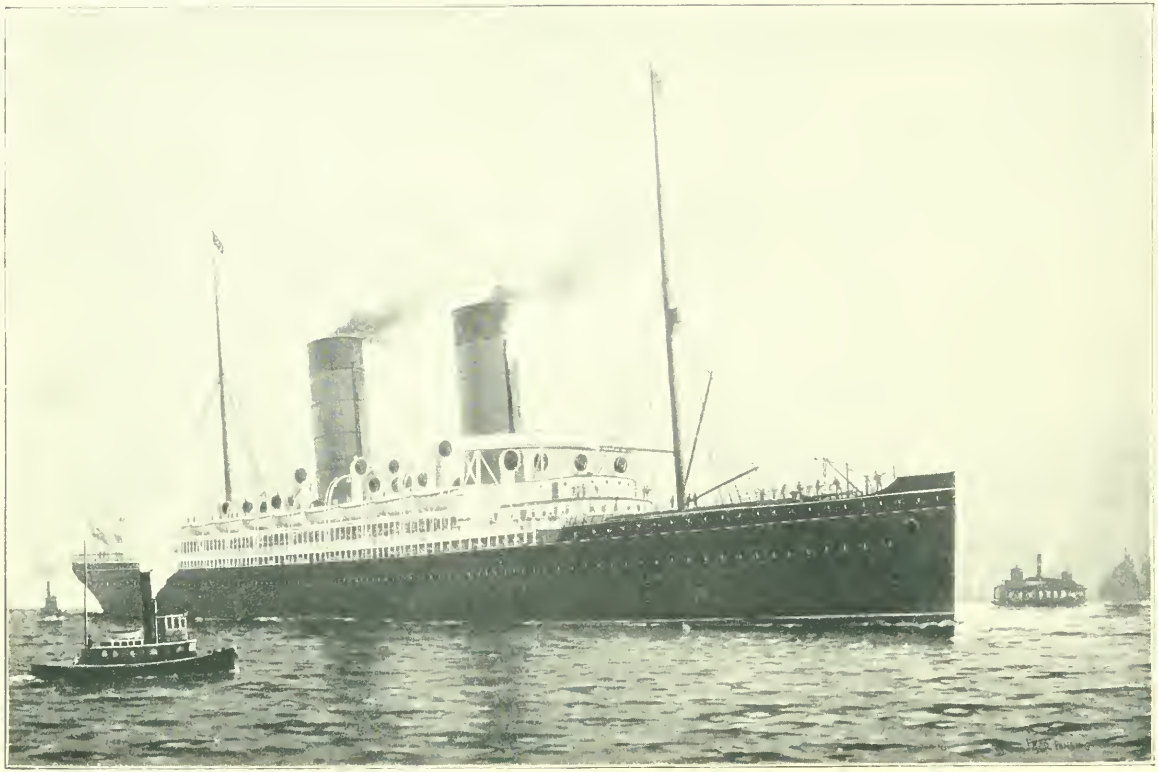
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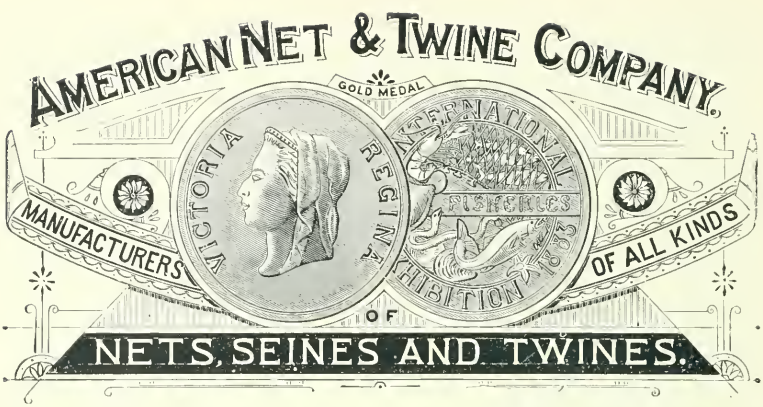
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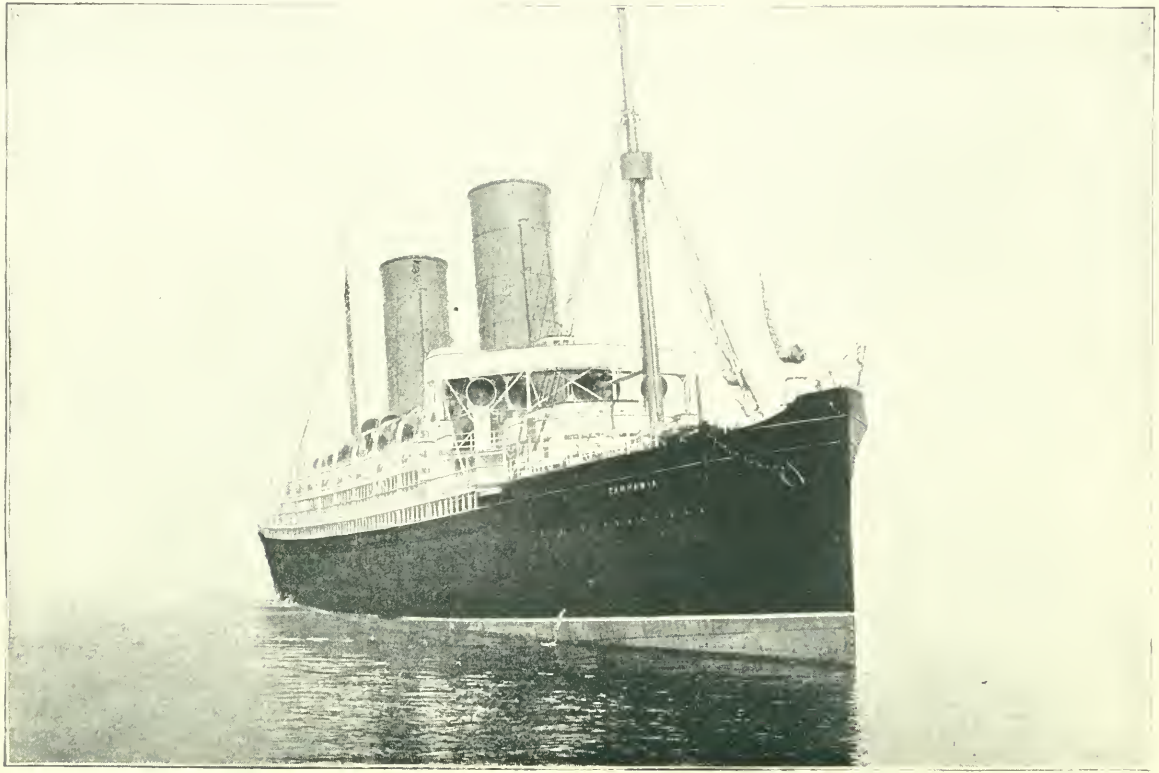


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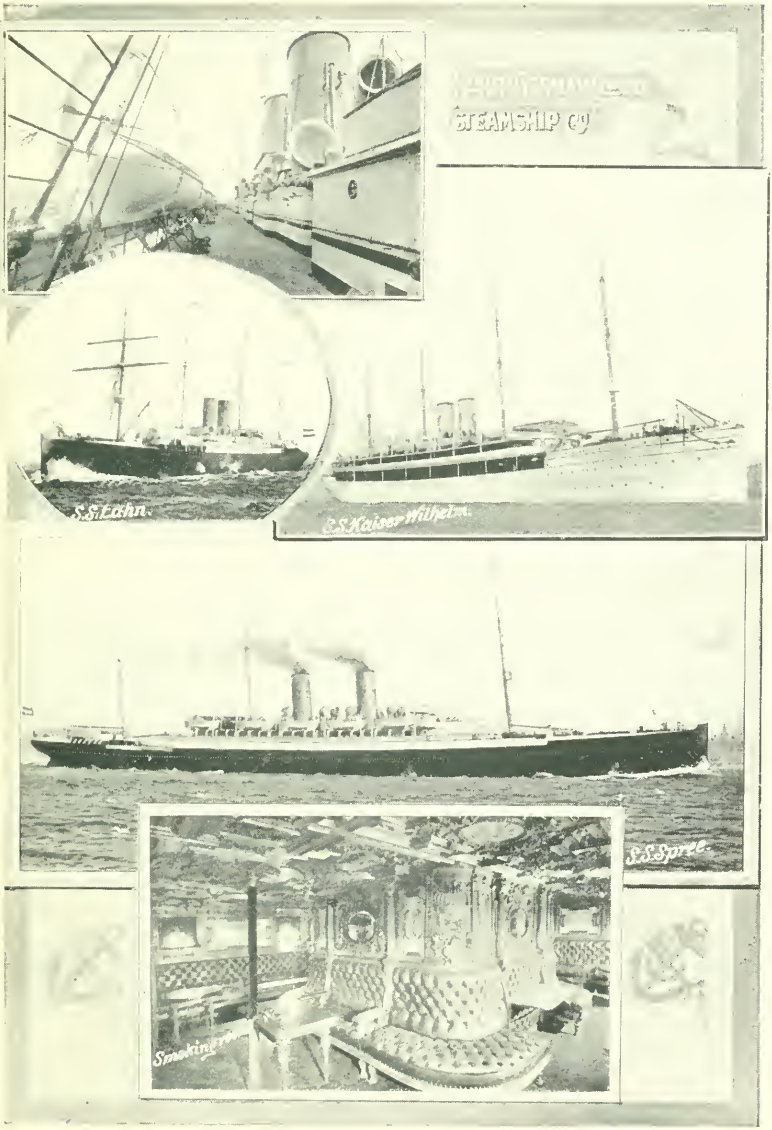
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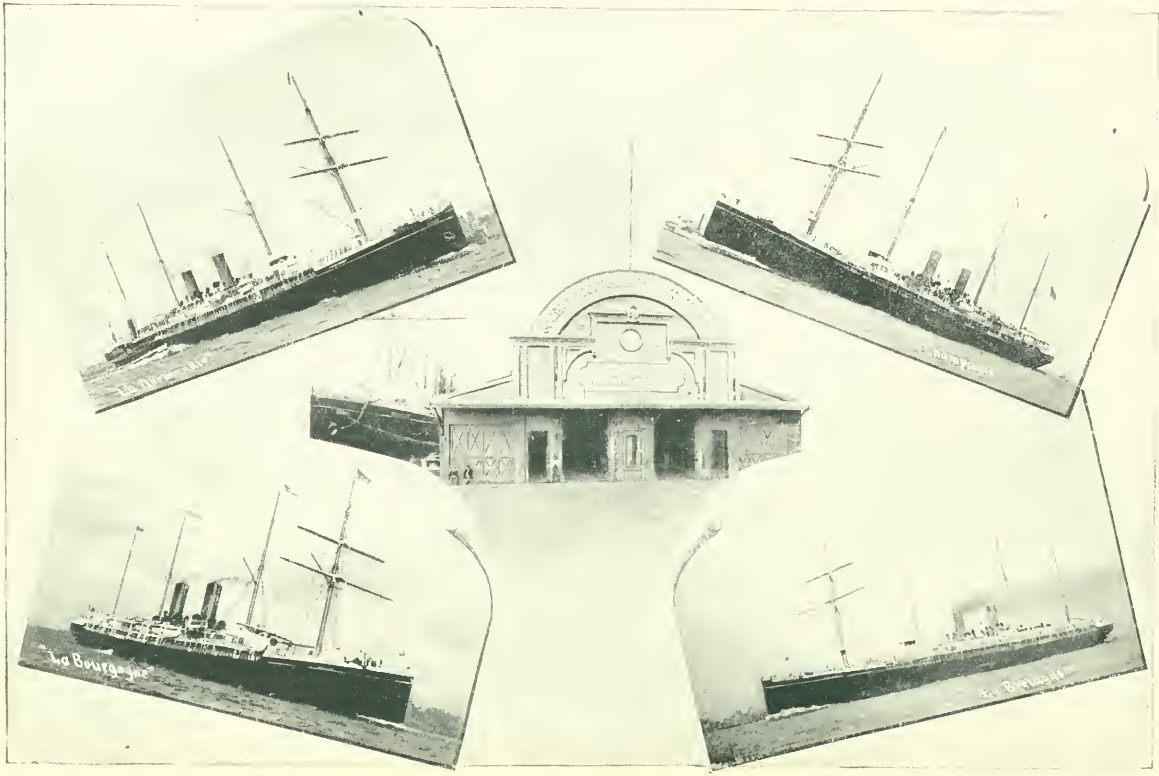
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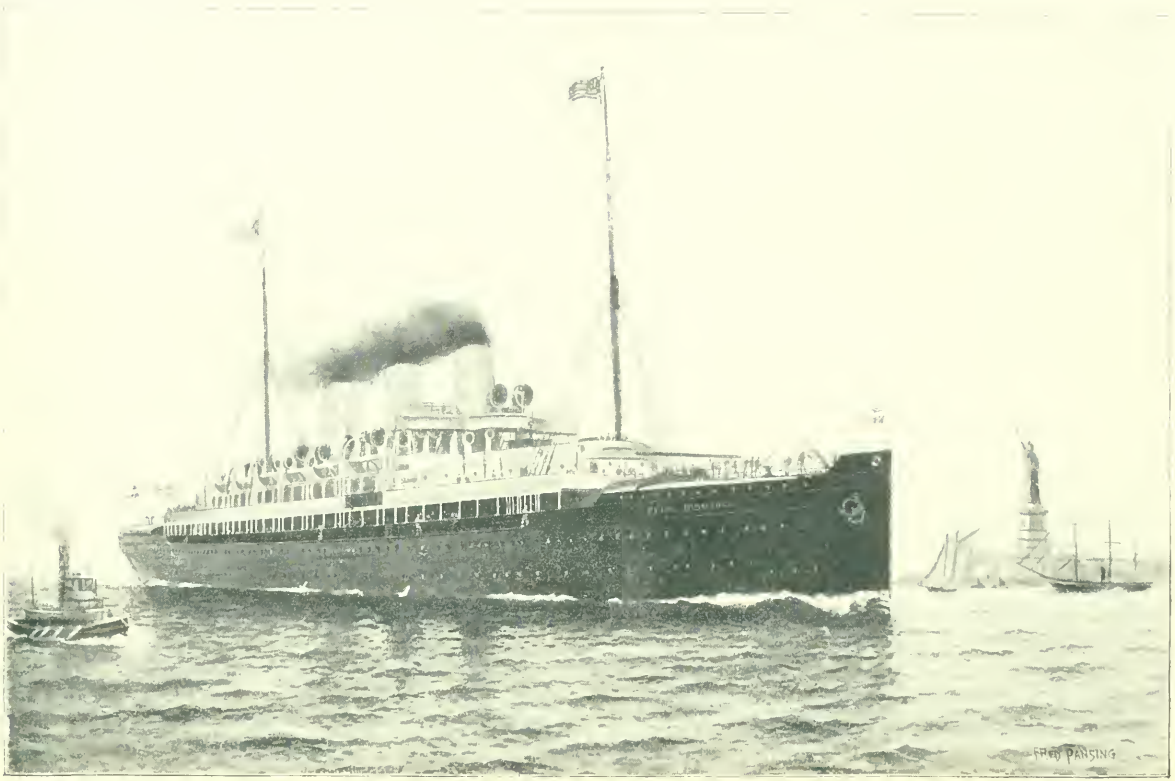
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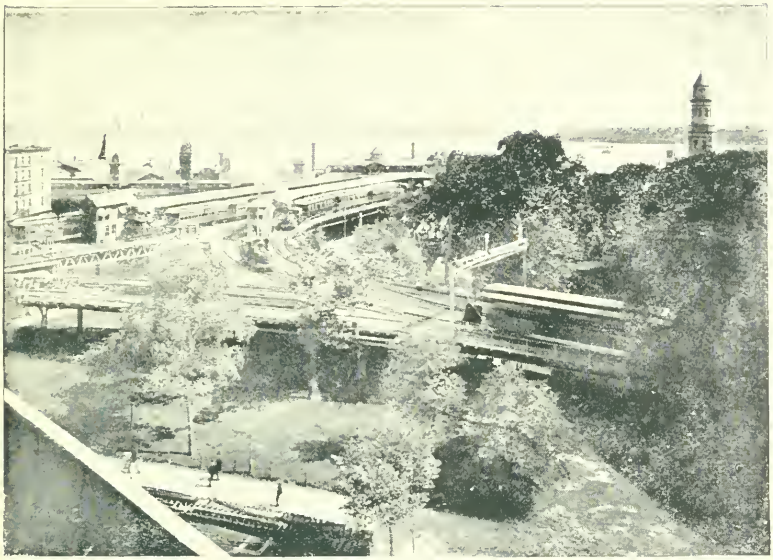
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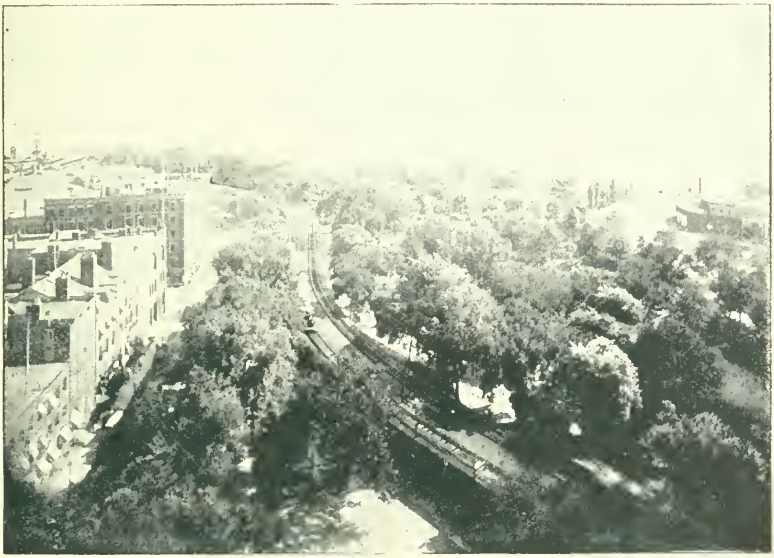


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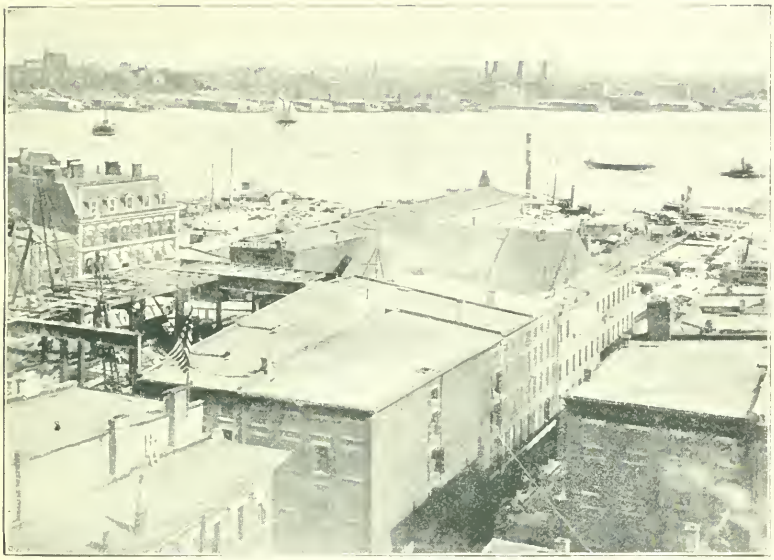
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[Sketch from "King's Handbook of New York City."]

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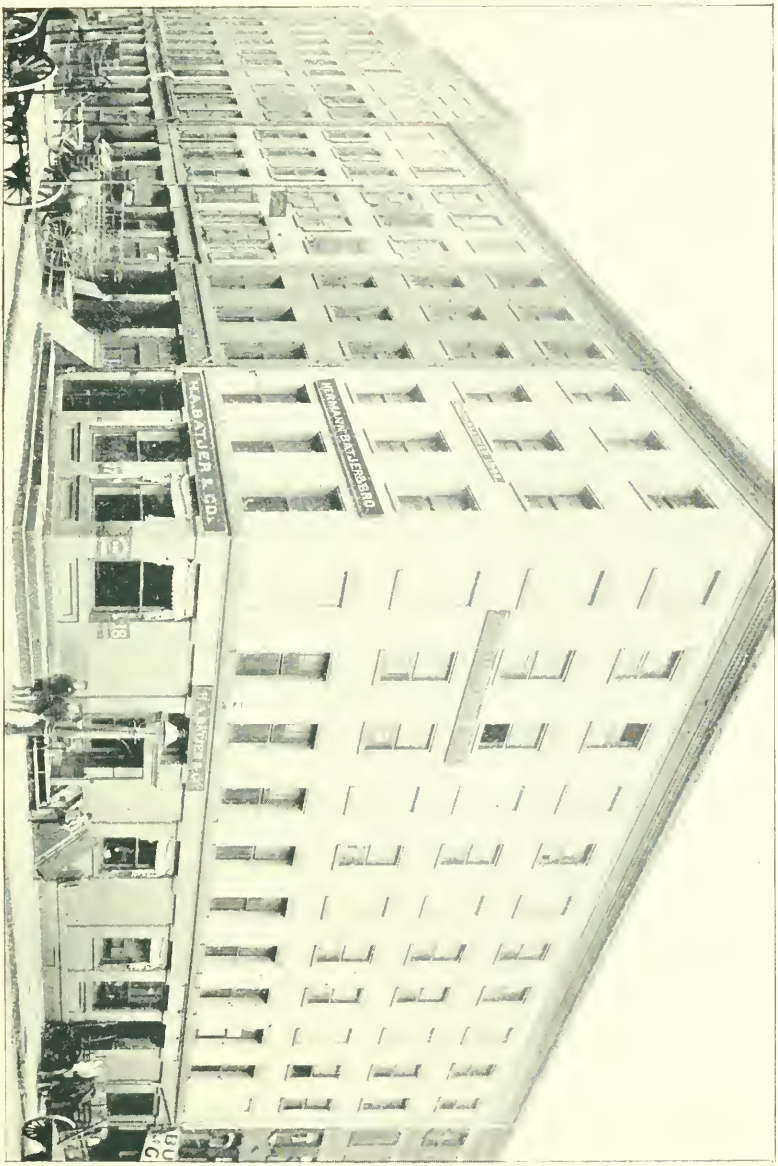
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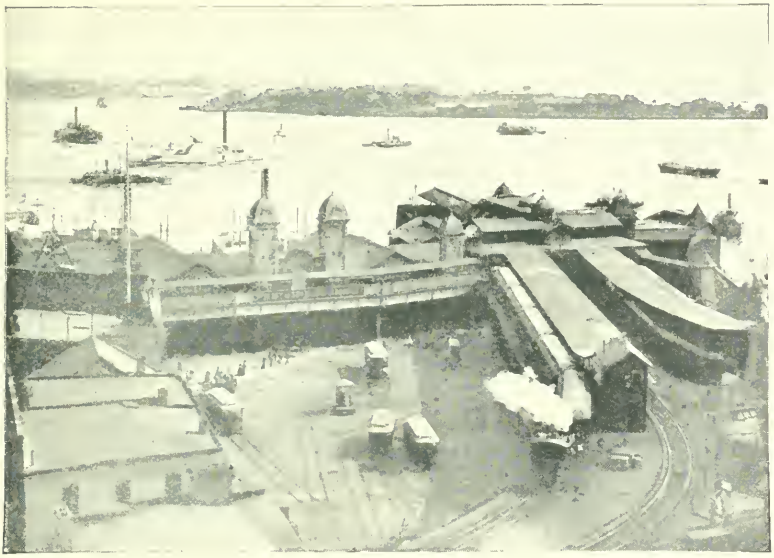
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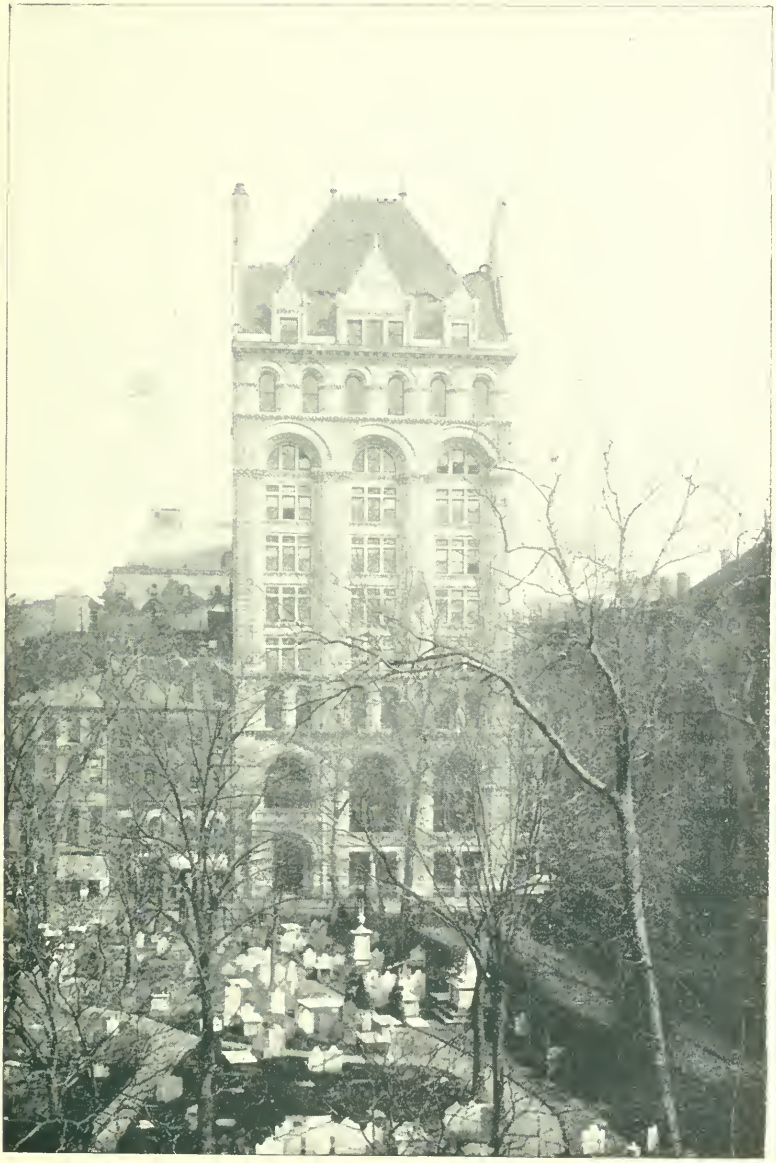
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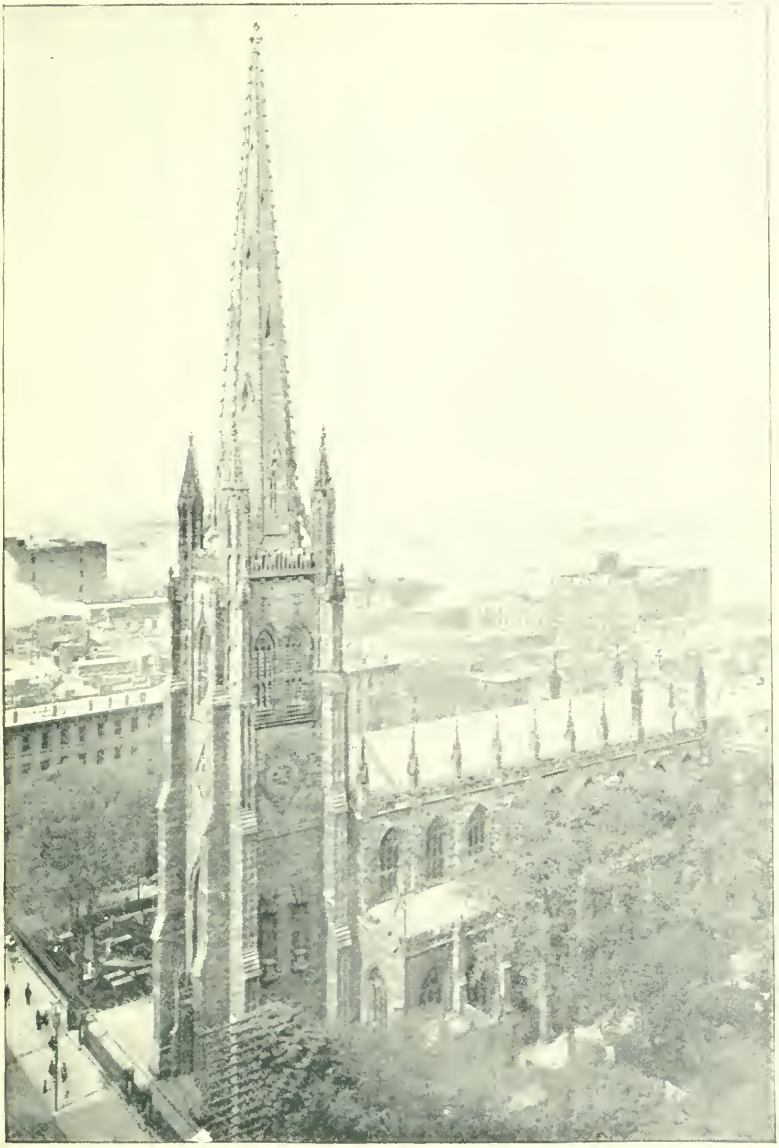
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Assets, - - - $61,363,404.61

Surplus, - - - - 6,448,027.87

ITS members are its advocates and friends, and justly so, as they note the constant care of their interests, the steady increase in assets and surplus, the small expense ratios, the decreasing annual cost of their insurances, and the prompt payment of every lawful claim. The company is purely mutual in its organization and control; its contracts are carried at the lowest practicable cost; and with assets of $61,363,404, and a clear surplus, by the company's voluntarily assumed and extra high standard of solvency, of $6,448,027 behind them, they are absolutely certain of fulfillment.

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DANIEL H. WELLS, Actuary.

The Connecticut Mutual Life Insurance Co.

PHILIP S. MILLER,
General Agent,
No. 1 Wall Street, cor. Broadway, New York City.



WALL STREET BROADWAY. UNION TRUST. MANHATTAN LIFE

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD.

JOHN H. DAVIS & CO.

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J. S. Farlee & Brother

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BROKERS AND DEALERS IN

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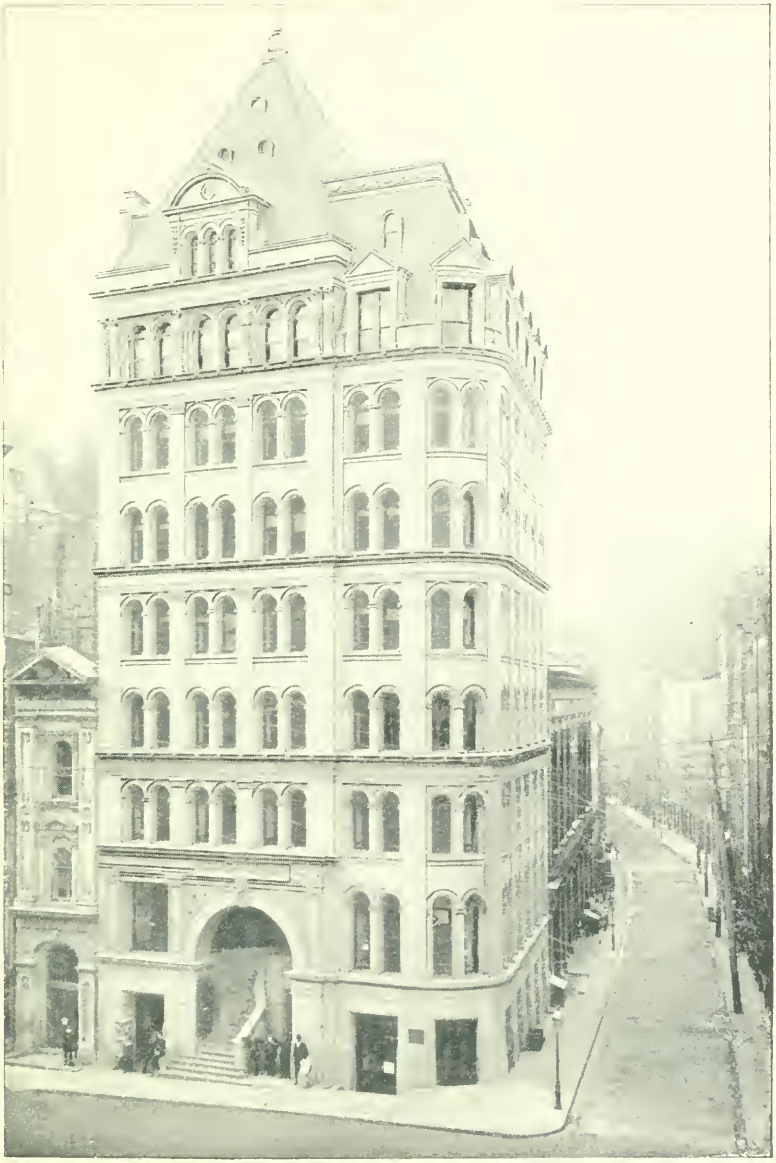
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MANHATTAN TRUST COMPANY

CAPITAL, $1,000,000

Wall and Nassau Streets, New York

CABLE ADDRESS: "MANHATRU, NEW YORK."

THE MANHATTAN TRUST COMPANY is a legal depository for Court and Trust Funds and general deposits. It transacts a general banking business, and allows interest on deposits, which may be made at any time and withdrawn on notice, with interest for the time they remain with the Company. For the convenience of depositors this Company also opens current accounts, subject to check at sight, in accordance with its rules. On such accounts interest is allowed on daily balances, and checks against the same are payable through the New York Clearing House. The Manhattan Trust Company is authorized to accept Trusts of every description, and to act as Executor, Administrator, Trustee, Guardian or Receiver, and also as Transfer Agent, Registrar of Stocks and Bonds, and Trustee under mortgages. The Company gives special attention to the management of estates and to the collection of rents and income.

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STRONG & CADWALADER, Attorneys — JOHN L. CADWALADER, Counsel



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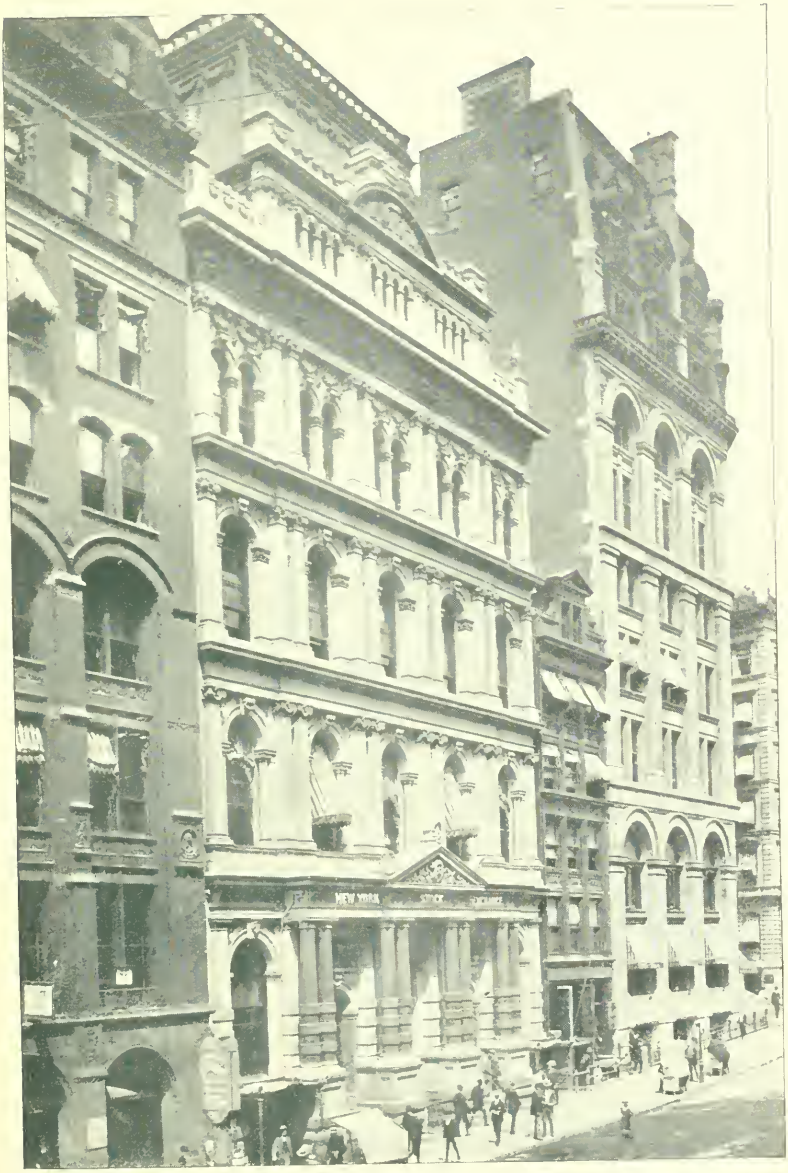
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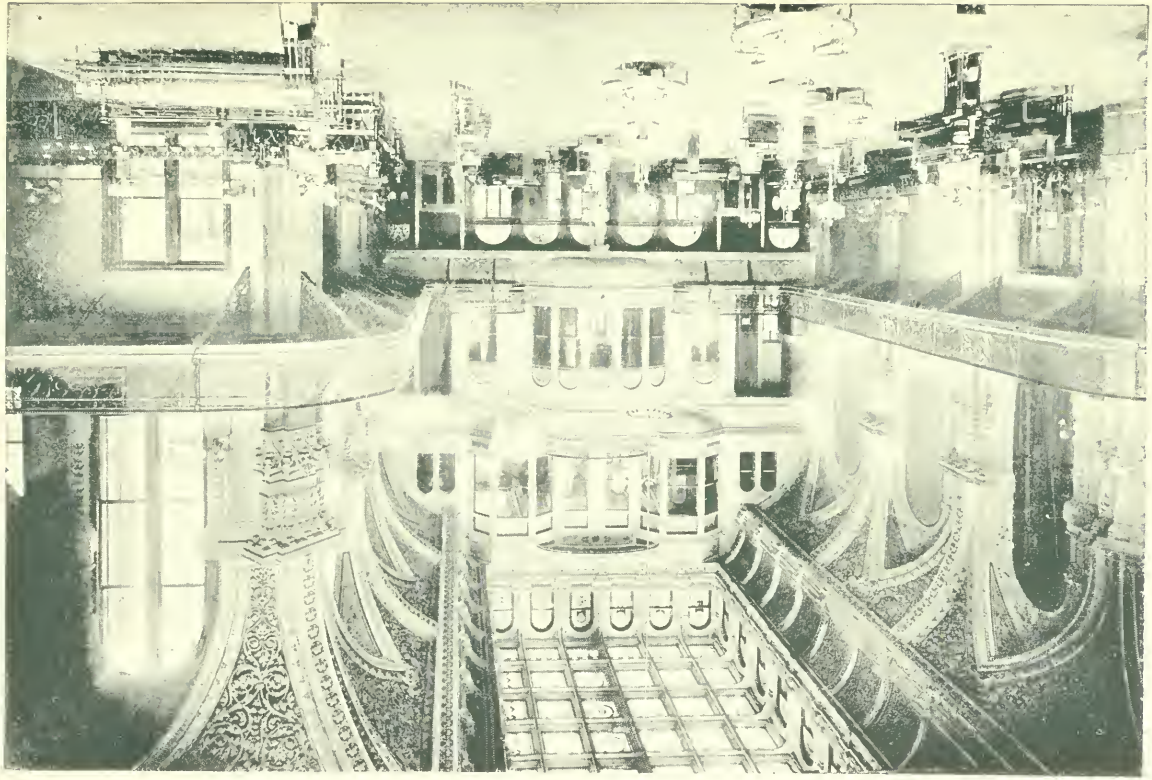
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· TRUST COMPANY ·

Providence, R. I.

Capital, - - - - -	$1,000,000
Surplus, - - - -	500,000
Undivided Profits, - -	152,000
Deposits over - - -	15,000,000
Gross Assets over - -	17,000,000

HERBERT J. WELLS, President.

SAM'L R. DORRANCE, Vice-President.

EDWARD S. CLARK, Secretary.

WILLIAM A. GAMWELL, Ass't Sec'y.

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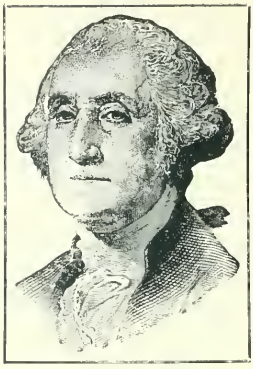
THE UNITED STATES SUB-TREASURY AND THE UNITED STATES ASSAY OFFICE.

1789 1799 1895

Ten years after

GEORGE WASHINGTON

was made President of the United States, the Providence Washington Insurance Co. *was incorporated in Rhode Island. It has been constantly in business ever since, and is now in its ninety-sixth year.*



Providence Washington Insurance Co.

INCORPORATED 1799.

20 Market Square, PROVIDENCE, R. I.

Cash Capital,	$400,000.00
Net Surplus,	45,987.20
Unpaid Losses and other Claims against Company,	168,033.01
Re-insurance Reserve,	603,281.98
Assets, January 1st, 1894,	$1,217,302.19

J. H. DE WOLF, President. GEO. E. BIXBY, Treasurer.
J. B. BRANCH, Vice-President. E. L. WATSON, Secretary.

DIRECTORS:

ROWLAND HAZARD. J. H. DE WOLF. WM. GROSVENOR. WM. AMES.
F. W. CARPENTER. R. I. GAMMELL. E. PHILIP MASON.
ROYAL C. TAFT. EUGENE W. MASON. JOHN S. PALMER.

AGENCIES THROUGHOUT THE UNION.

New York Agent: W. S. BANTA, North-west corner of Cedar and William Streets.

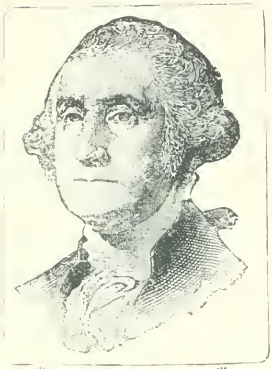


THE WASHINGTON STATUE IN FRONT OF UNITED STATES SUB-TREASURY.

WALL ST., NORTHEAST CORNER OF NASSAU ST. ON THIS SPOT GEORGE WASHINGTON WAS INAUGURATED PRESIDENT.

1860 THIRTY-FIVE YEARS 1895

THE WASHINGTON



Life Insurance Company of . . New York. . .

W. A. BREWER, Jr.,
President.

ASSETS, $14,000,000.

The Washington's Assets comprise the largest proportion of First Mortgage Loans on improved Real Estate of any Life Insurance Company in the World.

The holdings of most Life Insurance Companies (at a time when losses on railroad, industrial, and manufacturing securities have reached *Thousands of Millions*), contrasted with the first Mortgage loans of the WASHINGTON on real estate, give force to this Official Endorsement by the Hon. Superintendent, after an exhaustive examination of the Company:

"*It is most agreeable to me to know that your Company discloses a most excellent condition of affairs.*"

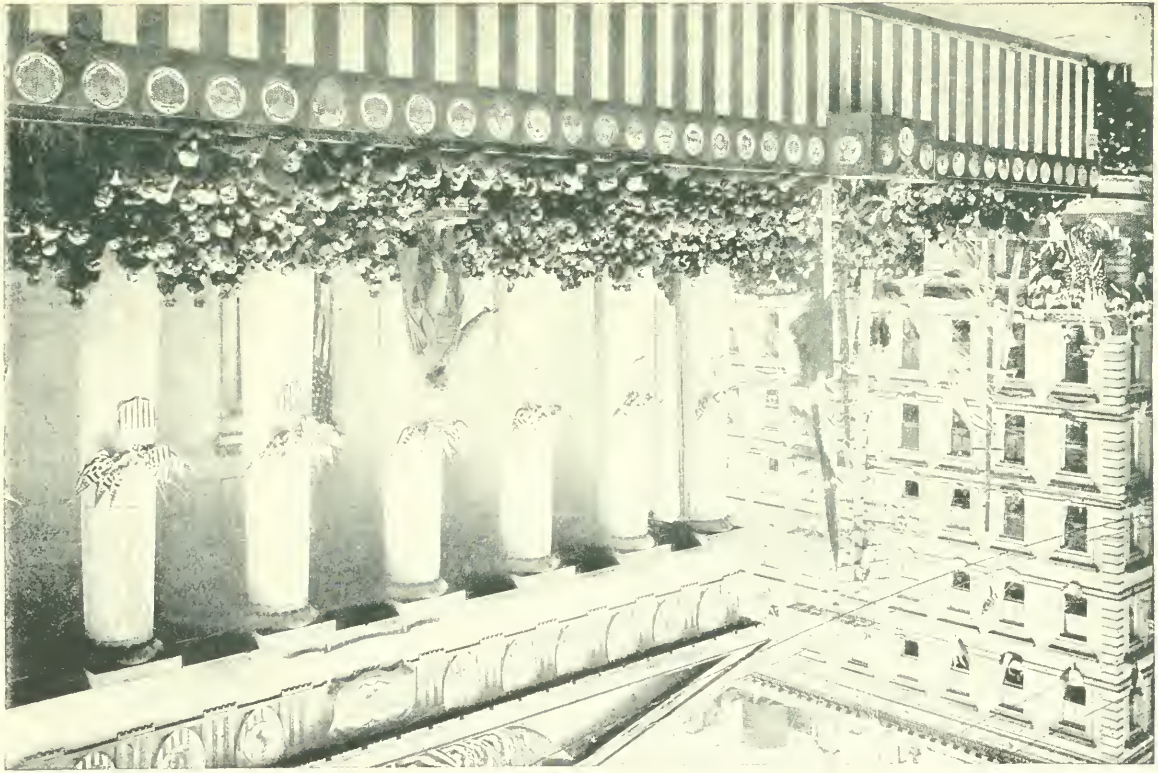
Signed, **JAMES F. PIERCE,**
Superintendent.

Particulars relating to THE WASHINGTON'S TRUST FUND POLICY and other plans of insurance, obtained by applying to the Company's agents.

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OF BOSTON,

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During the past five years it has been under the management of

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who has completely renovated, enlarged and improved the property, and last year added still another hundred rooms, by building across from Texas to Oregon.

Think of a Hotel from Texas to Oregon, and you will understand why this notice is written which is to say that the UNITED STATES recommends itself for its quiet, orderly management, and the notable character of its guests, its numerous public rooms and grand old parlors, broad halls and numerous stairways, while none of its 500 Guest Rooms are above the fourth floor.

These, with its very central location, its most excellent table, and moderate charges, recommend it to all who have once shared its hospitality.



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NEW YORKER

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TO THE BEST HOTELS OF THE WORLD.

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"KING'S HANDBOOK OF BOSTON," Etc., Etc.

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"Whoever has traveled life's dull round,
Where'er his stages may have been,
May sigh to think he still has found
The warmest welcome at an inn."
—SHENSTONE.

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STATEMENT OCTOBER 2d, 1894.

RESOURCES.		LIABILITIES.	
Loans and Discounts,	$10,873,060.44	Capital Stock,	$2,000,000.00
Bonds,	141,693.75	Undivided Profits,	2,113,234.62
Banking House,	545,796.92	Dividends Unpaid,	7,570.38
Due from Banks,	728,903 52	Deposits:	
Cash and Checks on other Banks,	4,206,538.72	Individuals, 8,186,965 53	
		Banks, 4,188,222.82	12,375,188.35
	$16,495,993.35		$16,495,993.35

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ALEXANDER E. ORR, Vice-President.

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MECHANICS' NATIONAL BANK.

31 AND 33 WALL STREET, SOUTH SIDE, BETWEEN BROAD AND WILLIAM STREETS.

GALLATIN NATIONAL BANK,

Nos. 34 and 36 Wall Street,

GALLATIN BANK BUILDING,

Adjoining the United States Assay Office,

NEW YORK CITY.

Capital, - - - - - - - $1,000,000

Surplus and Profits, - - - 1,500,000

OFFICERS:

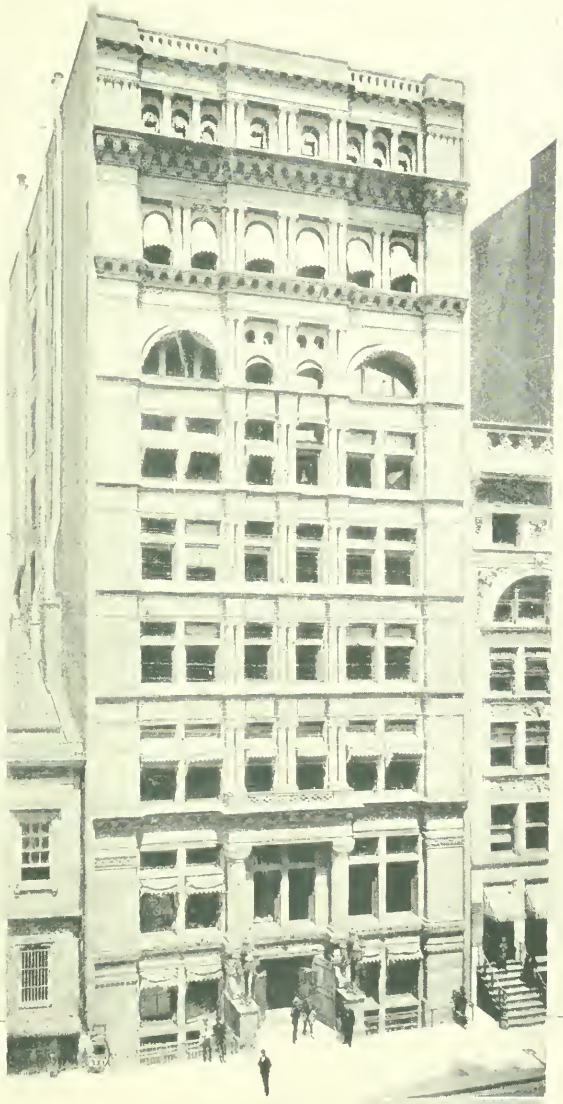
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ALEX. H. STEVENS, *Vice-President.*

ARTHUR W. SHERMAN, *Cashier.*

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Adrian Iselin, Jr.	Henry I. Barbey,
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THE

Metropolitan Trust Company

OF THE CITY OF NEW YORK,

37 & 39 Wall Street.

Capital, - - - - -	$1,000,000.00
Surplus, - - - - -	1,000,000.00

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FREDERICK D. TAPPEN, Vice-President.

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GEO. D. COANEY, Ass't Secretary.

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THOMAS HILLHOUSE, Late Assistant Treasurer United States, New York.

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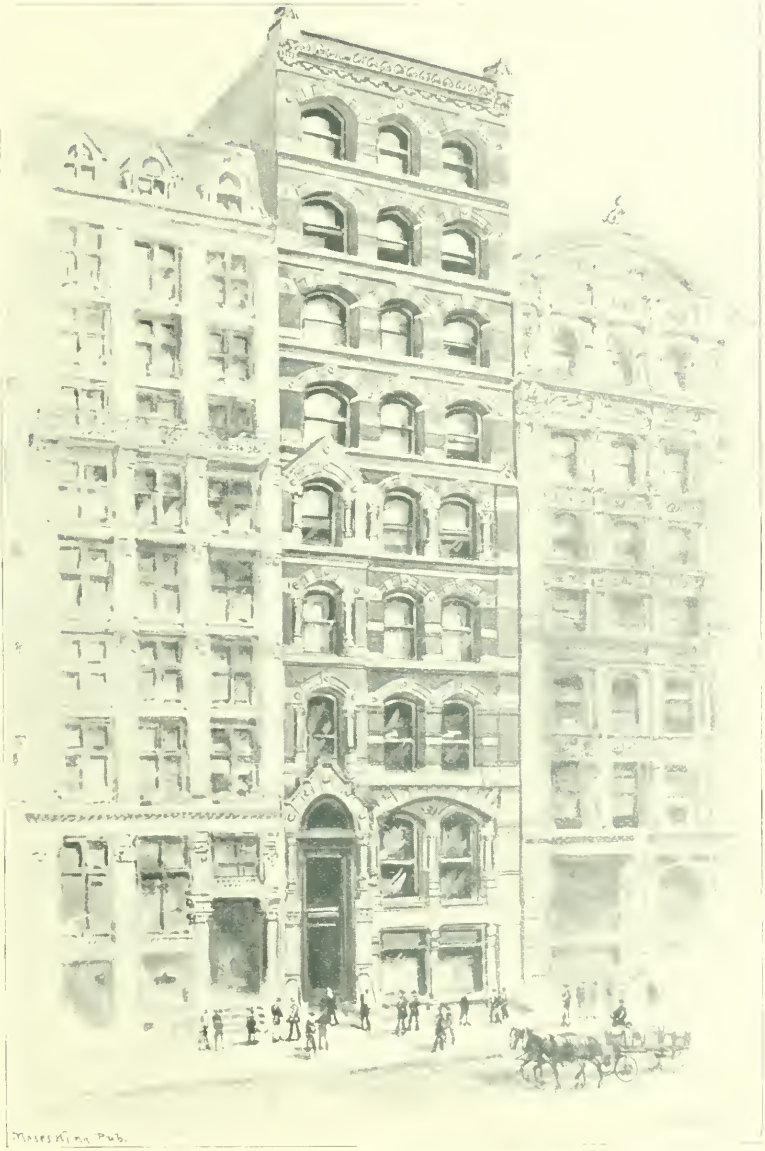
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OF THE CITY OF NEW YORK,

NOS. 42 AND 44 WALL STREET.

Founded in 1803.

PRESIDENTS From its Incorporation.		CASHIERS From its Incorporation.	
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JOSHUA SANDS,	1804-1808	G. B. VROOM,	1817-1824
RICHARD VARICK	1808-1820	WALTER MEADE,	1824-1833
LYNDE CATLIN,	1820-1833	OSWALD J. CAMMANN,	1833-1852
JOHN I. PALMER,	1833-1857	AUGUSTUS E. SILLIMAN,	1852-1858
AUGUSTUS E. SILLIMAN,	1857-1868	JACOB D. VERMILYE,	1858-1868
JACOB D. VERMILYE,	1868-1892	ROBERT MCCARTEE,	1868-1872
ROBERT M. GALLAWAY,	1892- —	CORNELIUS V. BANTA,	1872 —

OCTOBER 2d, 1894.

Capital,	$2,000,000.00
Surplus and Profits,	944,242.54
Deposits,	14,270,387.75
Total Assets,	$17,214,630.29

DIRECTORS.

JOHN A. STEWART,	President United States Trust Co.
ELBERT A. BRINCKERHOFF,	Capitalist.
CHARLES S. SMITH,	Ex-President Chamber of Commerce.
JACOB WENDELL,	Jacob Wendell & Co.
GUSTAV H. SCHWAB,	Oelrichs & Co.
DONALD MACKAY,	Vermilye & Co.
ROBERT M. GALLAWAY,	President.
CHARLES D. DICKEY, Jr.,	Brown Brothers & Co.
HENRY W. BANKS,	Henry W. Banks & Co.
JOSEPH W. OGDEN,	Kessler & Co.
GEORGE SHERMAN,	Vice-Pres't Central Trust Co.

ROBERT M. GALLAWAY, President.

ELBERT A. BRINCKERHOFF, Vice-President.

CORNELIUS V. BANTA, Cashier.

JOSEPH W. HARRIMAN, Ass't Cashier.



GALLATIN BANK. THOMPSON BUILDING. MANHATTAN BANK. MERCHANTS' BANK BANK OF AMERICA.

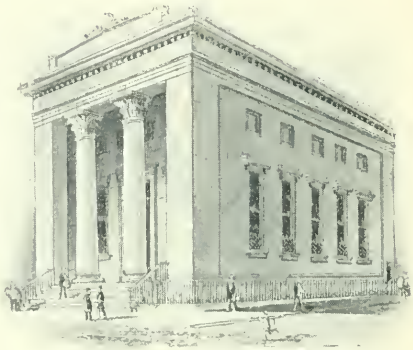
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FIRST BUILDING.
1812.—THE BANK OF AMERICA.



SECOND BUILDING.
THE BANK OF AMERICA.—1835

The third Banking House of the Bank of America is shown on opposite page.

1812. THE 1894.

BANK OF AMERICA

NEW YORK.

44 & 46 WALL STREET.

Capital,	$3,000,000
Surplus Fund,	1,500,000
Undivided Profits,	702,018
Total Capital, Surplus, Etc,	5,202,018

DIRECTORS:

FREDERIC P. OLCOTT, AUGUSTUS D. JUILLIARD, JOHN HARSEN RHOADES, JAMES N. JARVIE, SAMUEL THORNE, WILLIAM H. PERKINS, OLIVER HARRIMAN, DAVID S. EGLESTON, GEORGE A. CROCKER, GEORGE G. HAVEN, DALLAS B. PRATT.

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VICE-PRESIDENT, FREDERIC P. OLCOTT.
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Royal INSURANCE COMPANY (FIRE) OF LIVERPOOL, ENGLAND.

Statement of United States Branch,

JANUARY 1st, 1894.

Assets,	held in the U.S. for the special protection of its American Policy Holders	$7,469,681.44
Liabilities,		5,273,839.18
Net Surplus,		$2,195,842.26

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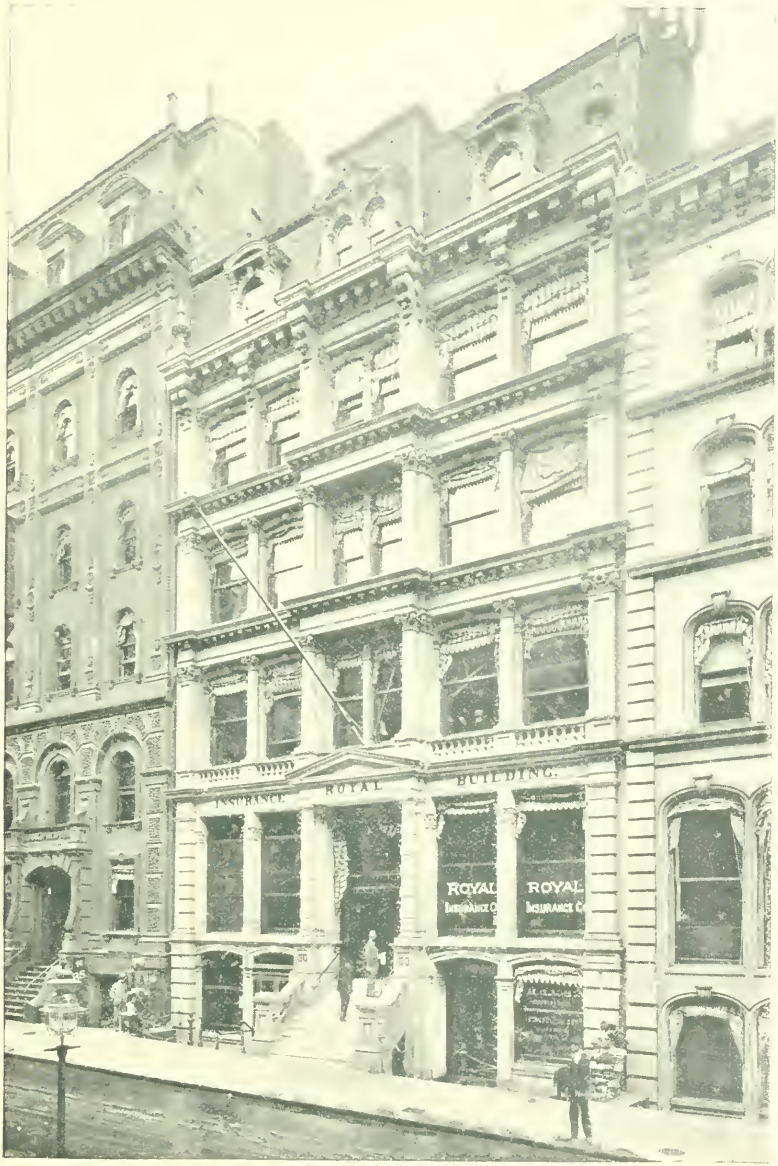
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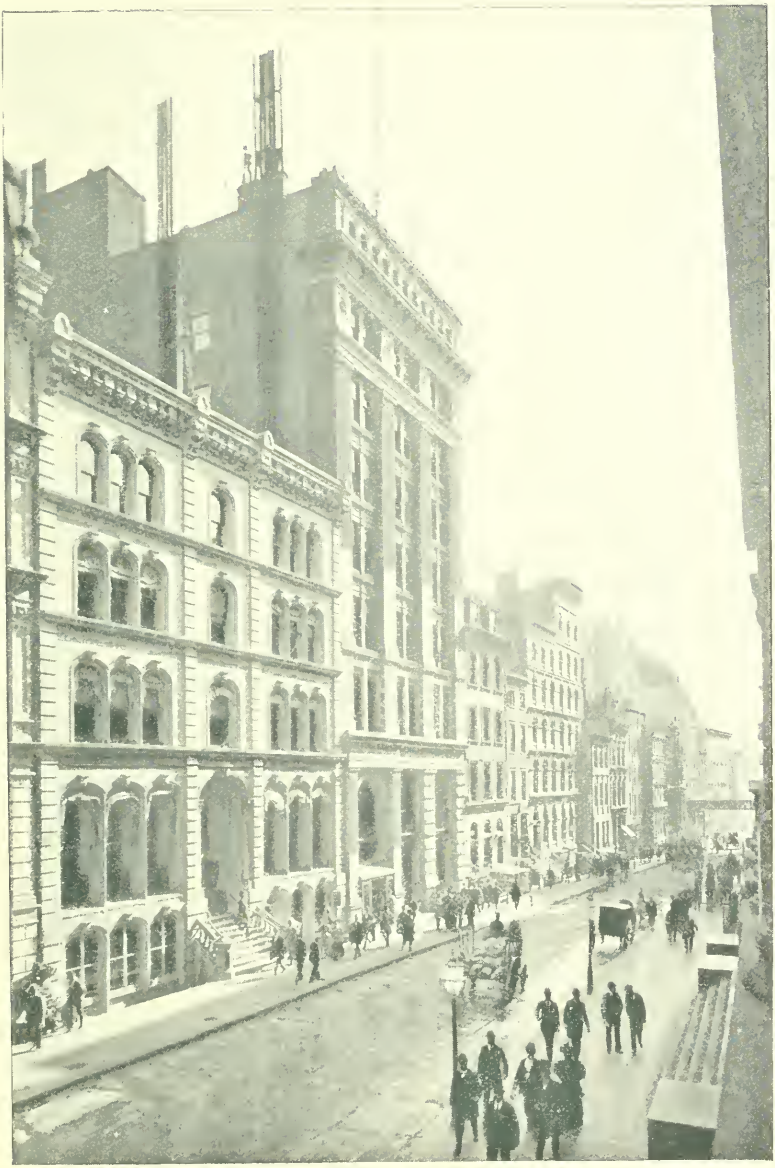
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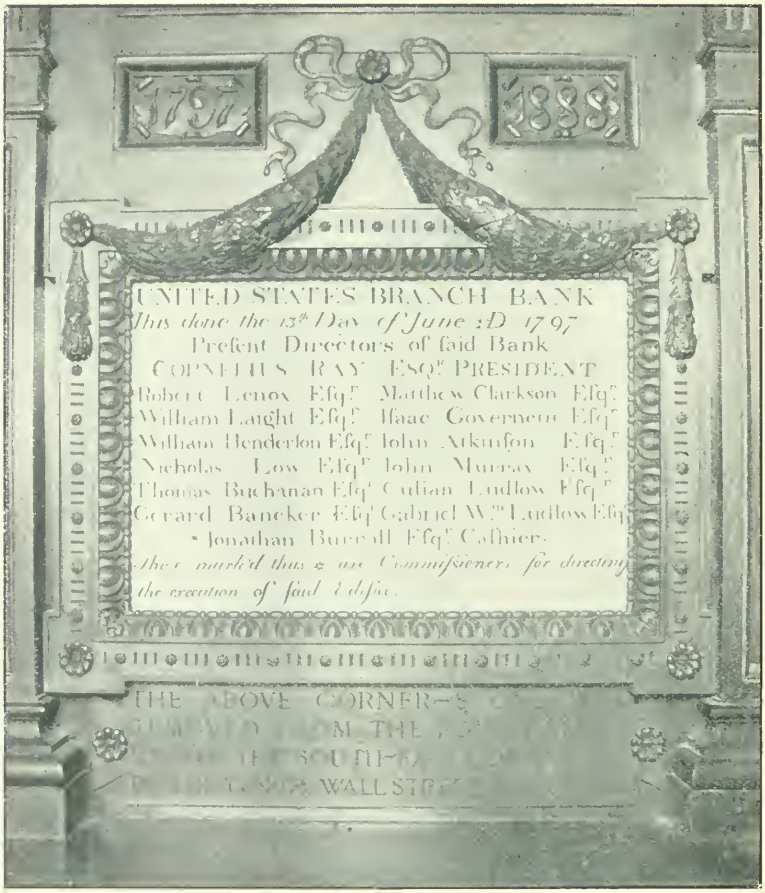


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WALL STREET FERRY.

NEW YORK LIFE INSURANCE & TRUST CO.

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SACREDLY GUARDED BY

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY

No. 52 WALL STREET.

NOTE.—In the Directors' Room of the New York Life Insurance & Trust Co. in the white marble building, No. 52 Wall Street, there is, in an excellent state of preservation, the corner-stone of the once powerful United States Branch Bank, which formerly occupied this site. The great institution which owns and guards this corner-stone is virtually the oldest and strongest of the Life Insurance and Trust Companies, so many of which have begun and prospered since this Company was chartered in 1830. Its first President was William Bard, an enthusiastic advocate of life insurance and also of corporate, in place of individual power of trusts, annuities and other kindred interests. This Company declines all corporation or other public trusts, and accepts only private trusts created by will or otherwise, grants annuities, manages property as agent for owners, allows interest on deposits, and is a legal depository for executors, trustees, and money in suit. The officers are

President, HENRY PARISH,
Second Vice-President, WALTER KERR,
Secretary, HENRY PARISH, JR.,
Assistant Secretary, GEORGE M. CORNING.



THE NEW YORK LIFE INSURANCE AND TRUST COMPANY.

ITS GRANITE BUILDING ERECTED IN 1839-40, AND TAKEN DOWN IN 1866-67.

NOTE.—This building replaced the building of the United States Branch Bank. The Building Committee consisted of G. C. Verplanck, Robert Ray, John Rathbone, Jr., B. L. Swan and John Mason. In 1906-07 it was replaced by the present white marble building, No. 52 Wall Street, erected under supervision of Henry Parish, Joseph Sampson and John Taylor Johnston as Building Committee. It has always been jointly owned and occupied by the National City Bank and the New York Life Insurance and Trust Company.

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OF NEW YORK.

ORIGINAL CHARTER DATED 1812.

CAPITAL, - - - -	$1,000,000
SURPLUS, - - - - -	1,000,000
UNDIVIDED PROFITS, -	2,000,000

JAMES STILLMAN, President.

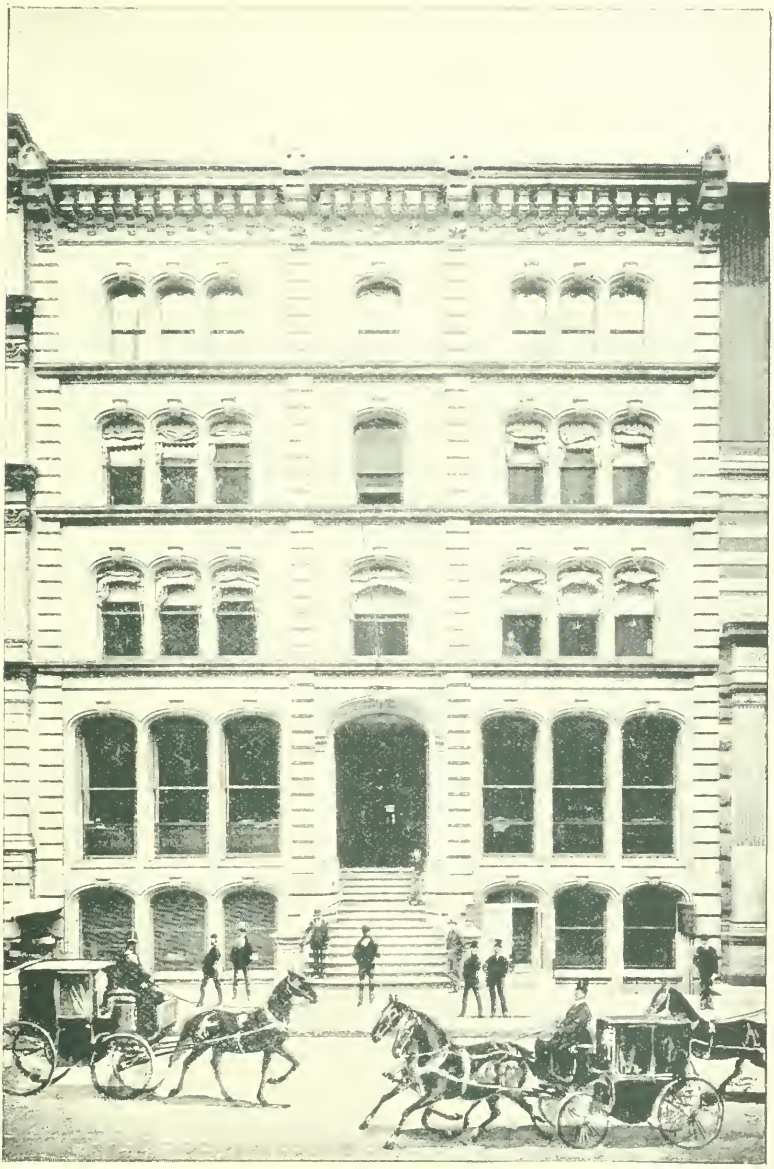
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G. S. WHITSON, Ass't Cashier.

Directors:

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PERCY R. PYNE,
HON. SAMUEL SLOAN,
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ROSEWELL G. ROLSTON,
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CARTER, HAWLEY & CO.

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Singapore, Straits Settlements;
Paramaribo, Dutch Guiana.

SURINAM BANK, of
AMSTERDAM, HOLLAND;
Paramaribo, Dutch Guiana.

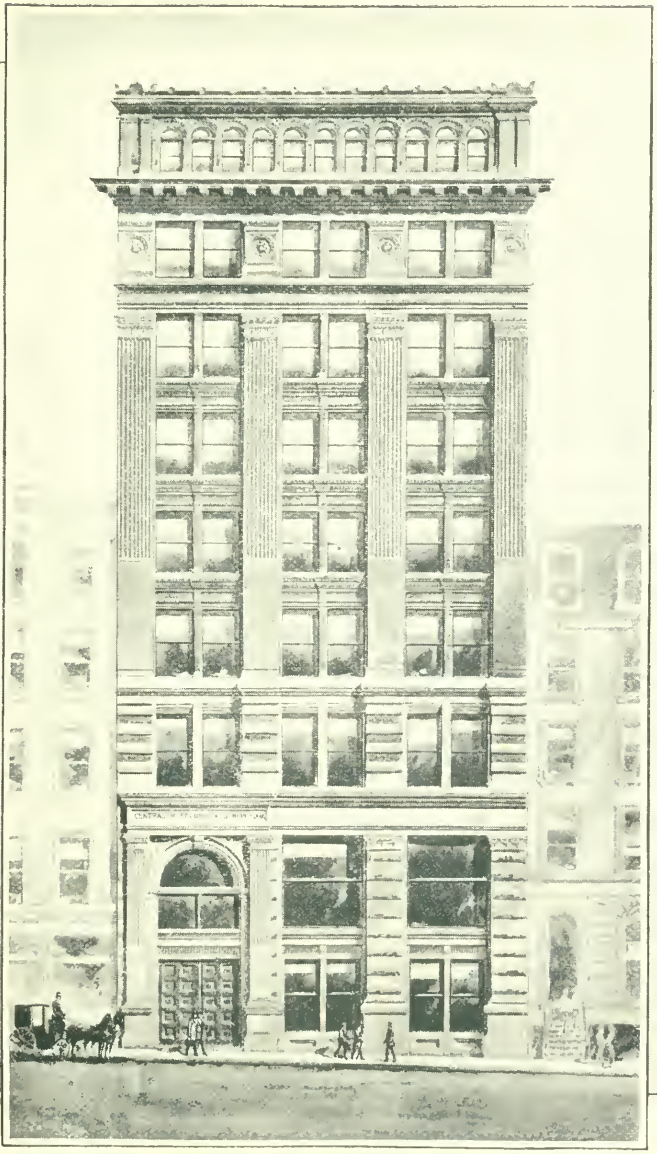
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Chicago, Ill., 29 Lake Street.
Cincinnati, Ohio, 20-22 West Second St.
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Street Railway Supplement and a **Quotation Supplement** are to be issued early in 1895; these are to be given to the CHRONICLE subscribers without charge, in the same manner as the Supplements above named already are.

The Commercial and Financial Chronicle is a weekly newspaper of 48 to 64 pages, published every Saturday morning and mailed to subscribers by the earliest morning mail. The CHRONICLE has the following distinguishing characteristics:

Editorials on Financial, Banking and Economic subjects; Stock and Bond Prices; Railroad Earnings given by weeks and months, with comments; Railroad and Investment news; the State and City Department, which embraces an exhibit of the debts and finances of leading States, cities, counties and towns, and also current news as to city and State finances, new loans, proposals for bonds, etc., etc.

The Investors' Supplement contains 165 pages and is issued quarterly, and is furnished, *without charge, to all regular subscribers of the* CHRONICLE, and no single copies are sold. This SUPPLEMENT contains an exhibit of the stocks and bonds of railroads and miscellaneous companies, showing amounts outstanding, dates of maturity, interest and dividend periods, latest dividends paid, etc., etc., together with remarks upon the organization of the companies, their earnings, net income, financial status, etc. Also a large number of clear and distinct railroad maps, showing the location of each important road or system by itself. At the end of the remarks on each company are indexed the pages of the CHRONICLE volumes where the annual report and all current items of information have been published within a year past.

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Commercial Union Assurance Company

Limited of London,

COR. PINE AND WILLIAM STREETS, NEW YORK.

United States Branch Statement.

JANUARY 1st, 1894.

Total Assets in the United States,

$3,555,199.56

Reserved for unexpired Risks,	$2,119,619.73
Outstanding Losses,	425,529.32
All other Liabilities,	71,167.40
NET SURPLUS,	938,883.11
TOTAL ASSETS,	$3,555,199.56

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THE

Liverpool and London and Globe Insurance Company.

New York Office, - 45 William Street,

LIVERPOOL AND LONDON AND GLOBE BUILDING.

STATEMENT U. S. BRANCH.

JANUARY 1, 1894.

Assets.

Real Estate,	$1,603,270.00
Loans on Bond and Mortgage in New York City,	3,039,371.14
Loans on Bond and Mortgage outside New York City,	39,957.50
U. S. Government 4% Bonds,	1,779,750.00
State and City Bonds,	265,550.00
Cash in Banks,	831,139.89
Premiums in course of collection,	963,864.76
Other admitted Assets,	75,367.99
	$8,598,271.28

Liabilities.

Unearned Premiums,	$4,153,628.69	
Unadjusted Losses,	740,517.05	
Perpetual Policy Liability,	329,622.03	
All other Liabilities,	347,978.72	
SURPLUS,	**$3,026,524.79**	
		$8,598,271.28

Losses.

The amount paid in satisfaction of fire losses in the United States in the course of forty-six years is

$59,893,504.76

UNITED STATES TRUSTEES IN NEW YORK:

CHARLES H. MARSHALL, Chairman. | J. E. PULSFORD.
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Resident Manager for the United States,
HENRY W. EATON.

Deputy Manager,
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LIVERPOOL & LONDON & GLOBE INSURANCE CO.

LIVERPOOL & LONDON & GLOBE BUILDING, NOS. 45 AND 47 WILLIAM STREET AND NOS. 47 AND 49 PINE STREET.

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FIDELITY AND CASUALTY CO. OF NEW YORK. E. E. CLAPP, MANAGER ACCIDENT DEP'T.

No. 45 PINE STREET, SOUTHWEST CORNER OF WILLIAM STREET.

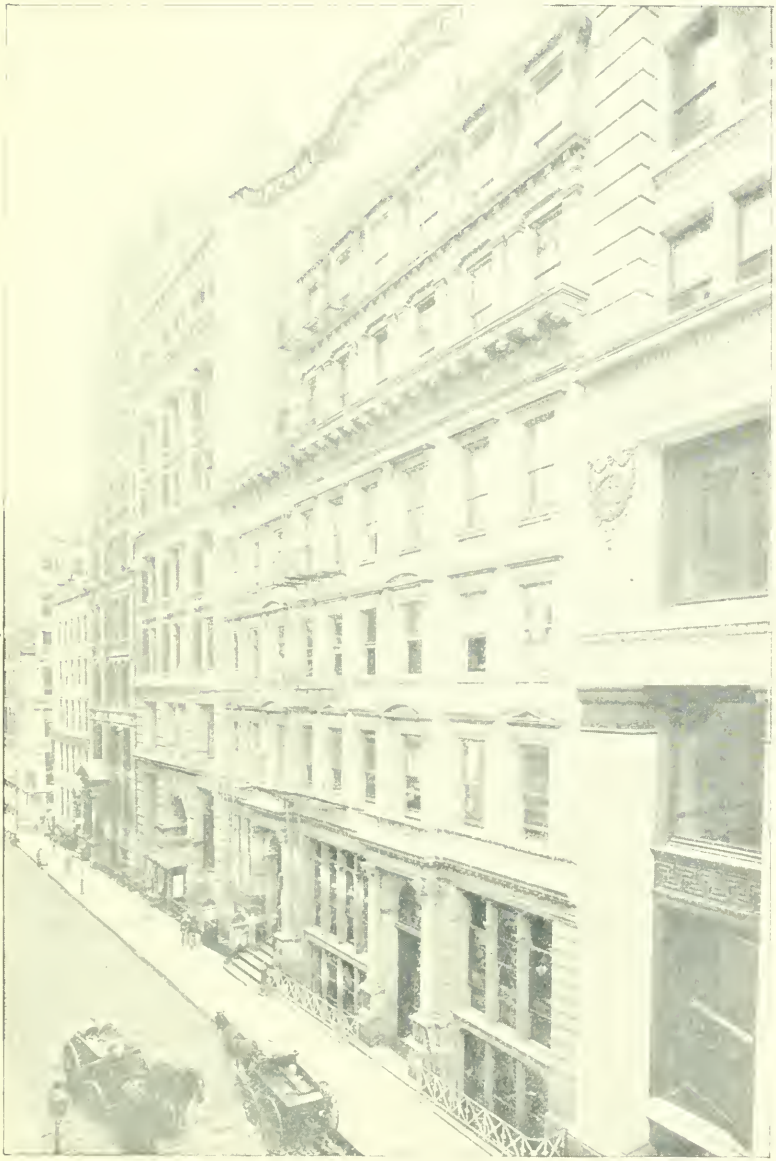
The Imperial Insurance Co. Limited, of London

The Imperial Insurance Company, Limited, of London, England, is one of those old and staunch foreign corporations which have become an absolute necessity for the protection of losses against fire in this country. The Imperial is over ninety years old, having been instituted in 1803. It is, with a single exception, the largest purely fire-insurance company in Great Britain; and, without any exception, it has the largest net surplus of any English insurance company doing a fire business. At home it is esteemed as one of the strongest and most successful of the insurance corporations. In this country, since its establishment in 1868, when it opened its office in New York, it has made a record which places the United States branch on an equal footing with the best American companies. In this country its gross assets are $1,847,271, which includes the reserve of $905,078 for unearned premiums, $141,931 for unsettled losses, and $37,458 for all other claims, leaving a net surplus in the United States of $762,804. It has paid the colossal sum of $65,000,000 for losses.

The General Manager of the company is Edward Cozens-Smith, who has been at the head of the company's affairs for over twenty years. The managers of the Metropolitan District are J. J. Courtney and John R. McCay, a firm composed of two experienced and energetic underwriters. Mr. Courtney has been connected with the Imperial for twenty-nine years, eighteen of which were spent at the company's head-offices in London. Mr. McCay has been the representative of the Phœnix Insurance Company of Hartford for twenty years.

Besides having the management of the Metropolitan District for the Imperial they are also managers of the New England and Middle States department of this company. They also have the management for the Metropolitan District of the old Phœnix of Hartford, one of the staunchest of the American insurance companies, and also of the Lion Insurance Company of England, another of the great English fire corporations. Their offices are in the Imperial Building, at 31 and 33 Pine Street, a six-story, marble-front office-building owned by the Imperial Insurance Company, and well situated in what is regarded now as the insurance district. The trustees of the Imperial in the United States are Henry W. Cannon, President of the Chase National Bank; W. A. Read of the Banking House of Vermilye & Co., and R. L. Edwards, President of the Bank of the State of New York.

The Imperial has, besides those mentioned above, the following departments, viz.: Boston, John C. Paige, Manager; Chicago, Daniel C. Osmun, Manager; Atlanta, J. T. Dargan, Manager; San Francisco, W. J. Landers, Manager, and representatives in every nook and corner of the United States, and throughout the civilized world.



IMPERIAL INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND.

IMPERIAL INSURANCE BUILDING, NOS. 33 AND 35 PINE STREET, BETWEEN NASSAU AND WILLIAM STREETS.

The Northern Assurance Co.

OF LONDON, ENGLAND.

[A Sketch from "King's Handbook of New York."]

The Northern Assurance Company, of London, England, whose principal United-States office is at 38 Pine Street, New York, was organized in 1836, and commenced business the same year. Its head-offices are in London, England, and in Aberdeen, Scotland. One of the largest and strongest among the older British companies, it does business in all the civilized portions of the world, and is noted for its careful and successful management. The marvellous growth of the company appears in the record of its fire-premiums, which were $4,500, in 1836; $14,500, in 1840; $19,000, in 1845; $40,000, in 1850; $276,500, in 1855; $607,000, in 1860; $820,000, in 1865; $1,068,000, in 1870; $1,756,500, in 1875; $2,223,000, in 1880; $2,886,500, in 1885; and $3,581,534, in 1893. In Great Britain the company does a fire and life-insurance business. In the United States its business is restricted to fire-insurance only. Its United-States assets, December 31, 1893, were $1,657,090; unpaid losses, unearned premiums, and all actual and contingent liabilities, $1,216,618. The company has, specially deposited with the Insurance Departments of the several States, and with trustees in New York, securities to the value of $1,350,404, none of which it may withdraw or remove while it has any existing liability in the United States. Since its organization the company has received in fire-premiums alone, $68,078,200; and paid in fire-losses alone, $40,255,246. It is represented in nearly all the States, cities, principal towns and villages of the United States and Canada. Its territory in the United States is divided into four departments: The New-York, Middle-States and Southern Department, the head-office of which is at 38 Pine Street, New York, and the Manager, George W. Babb, Jr.; the New-England Department, the head-office of which is at 27 Kilby Street, Boston, and the Manager, Howard S. Wheelock; the Western Department, the head-office of which is in Monadnock Block, Chicago, and the Manager, G. H. Lermit; and the Pacific-Coast Department, the head-office of which is in San Francisco, and the Manager, George F. Grant. The growth of the company has been steady and uninterrupted. It has established a fire fund co-extensive with its net surplus, to meet extraordinary conflagrations. No conflagration which can be considered possible could retard for a single hour the operations of the Northern Assurance Company. Its accommodations to its policy-holders, and its equitable and prompt adjustment of losses, have made it popular with its customers and agents. Its vast resources furnish certain indemnity. The cut on opposite page represents the Northern's graceful stone building, in New York, completed in 1889, and entirely occupied for its own use. It is at the heart of the "insurance district."



NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

NORTHERN ASSURANCE BUILDING, NO. 33 PINE STREET, BETWEEN WILLIAM AND NASSAU STREETS.

ORGANIZED 1852.



Hanover Fire Insurance Company.

No. 34 Pine Street, - - NEW YORK.

HAS AGENCIES ESTABLISHED IN ALL PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES.

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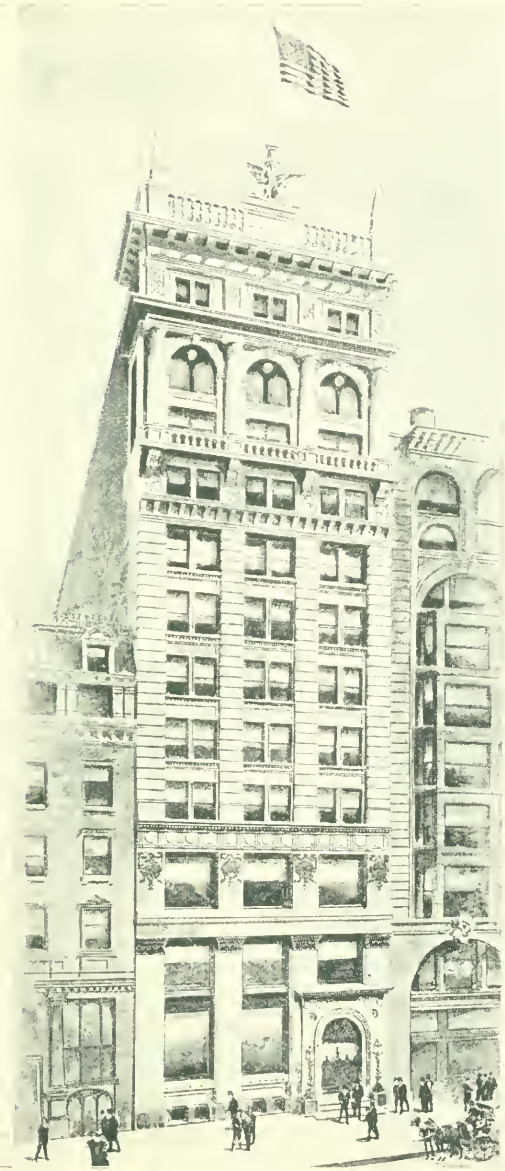


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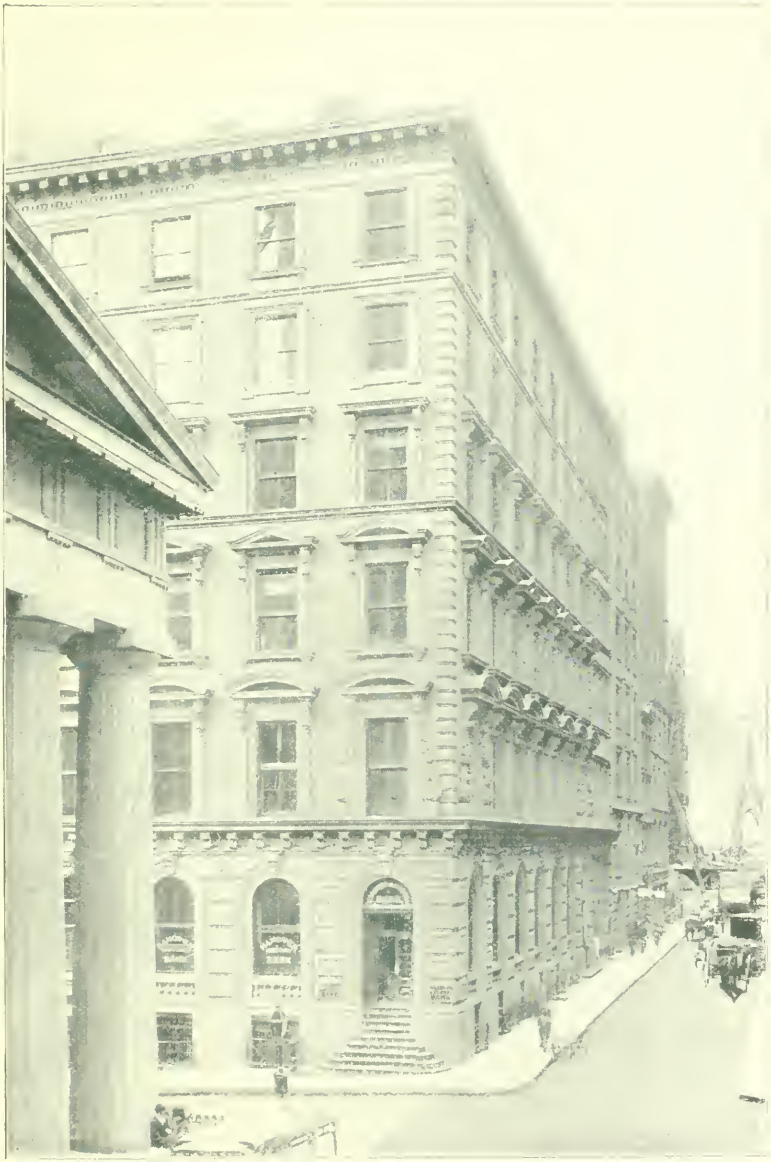
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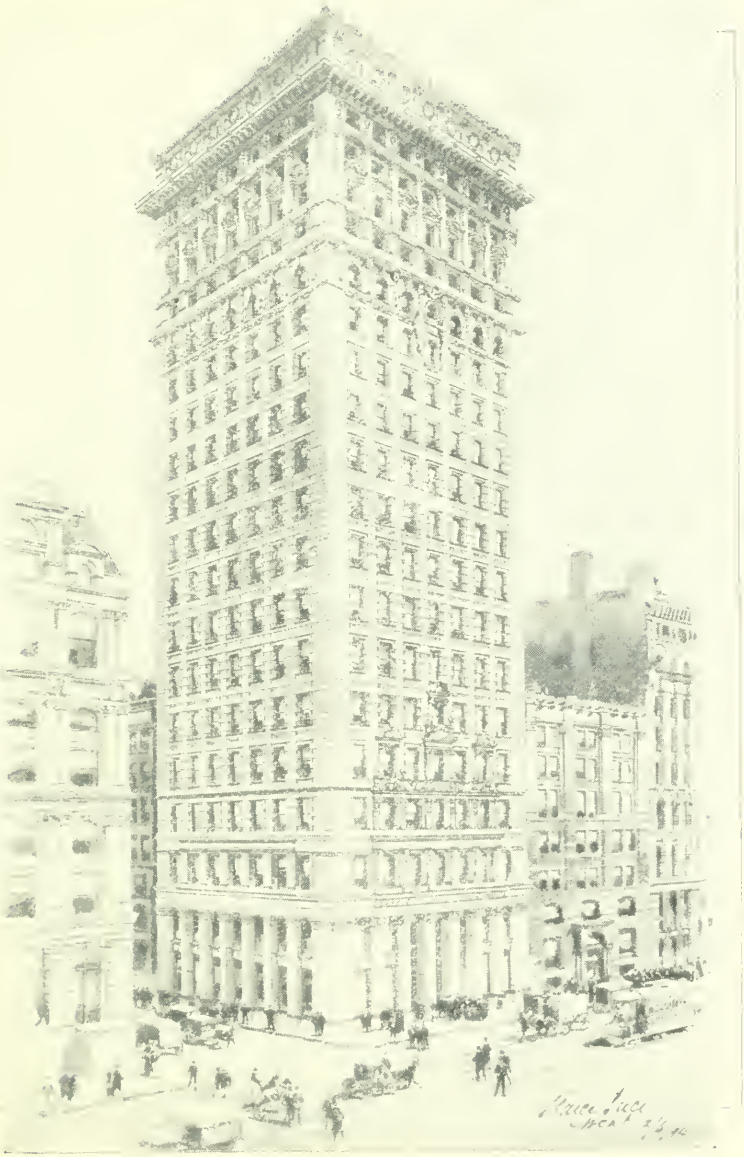
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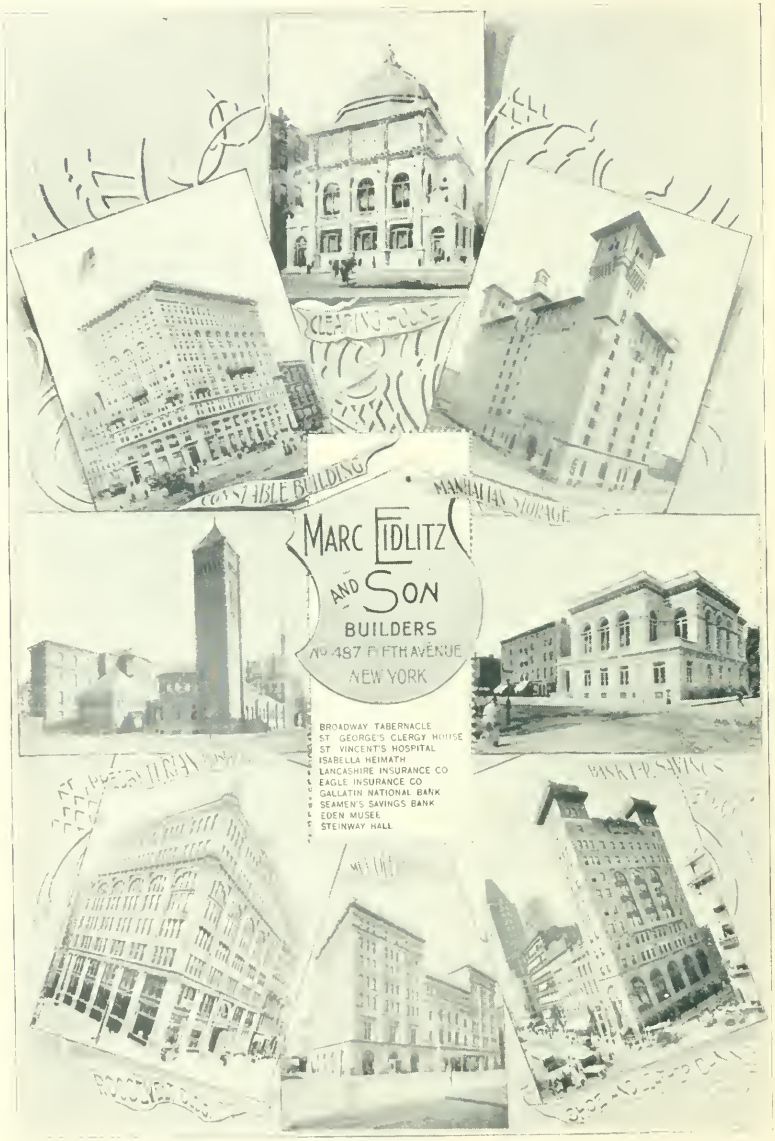
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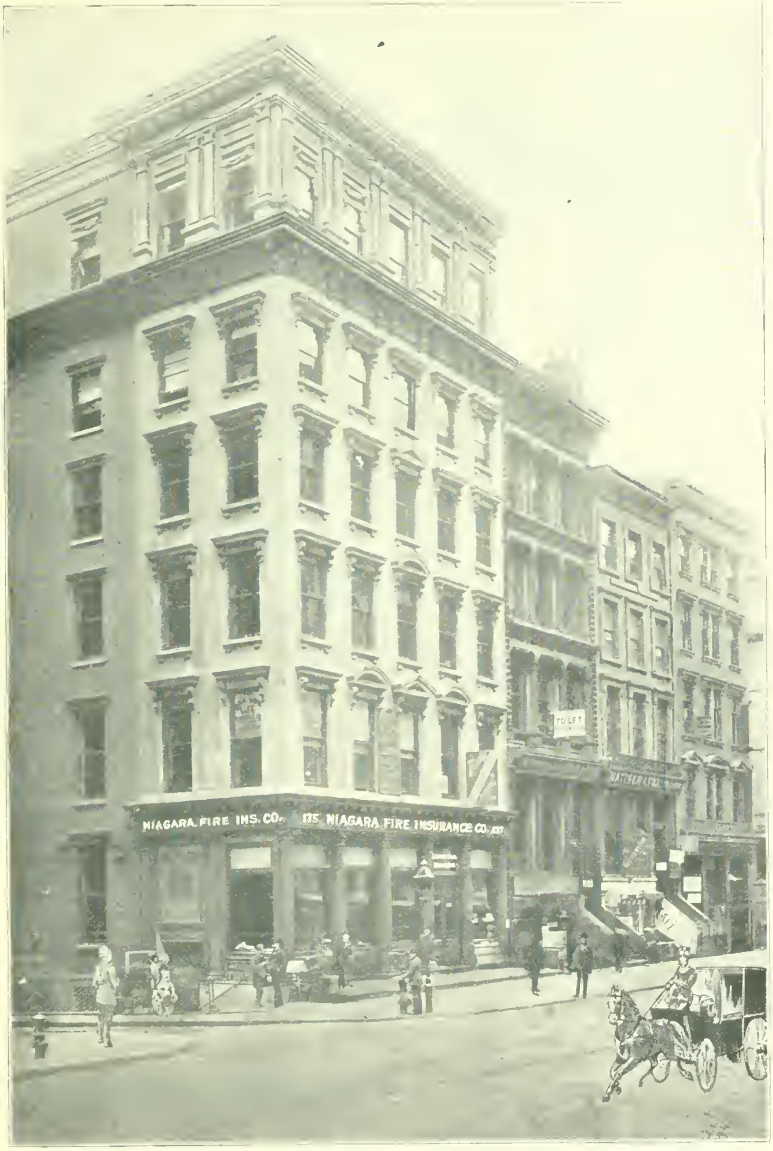
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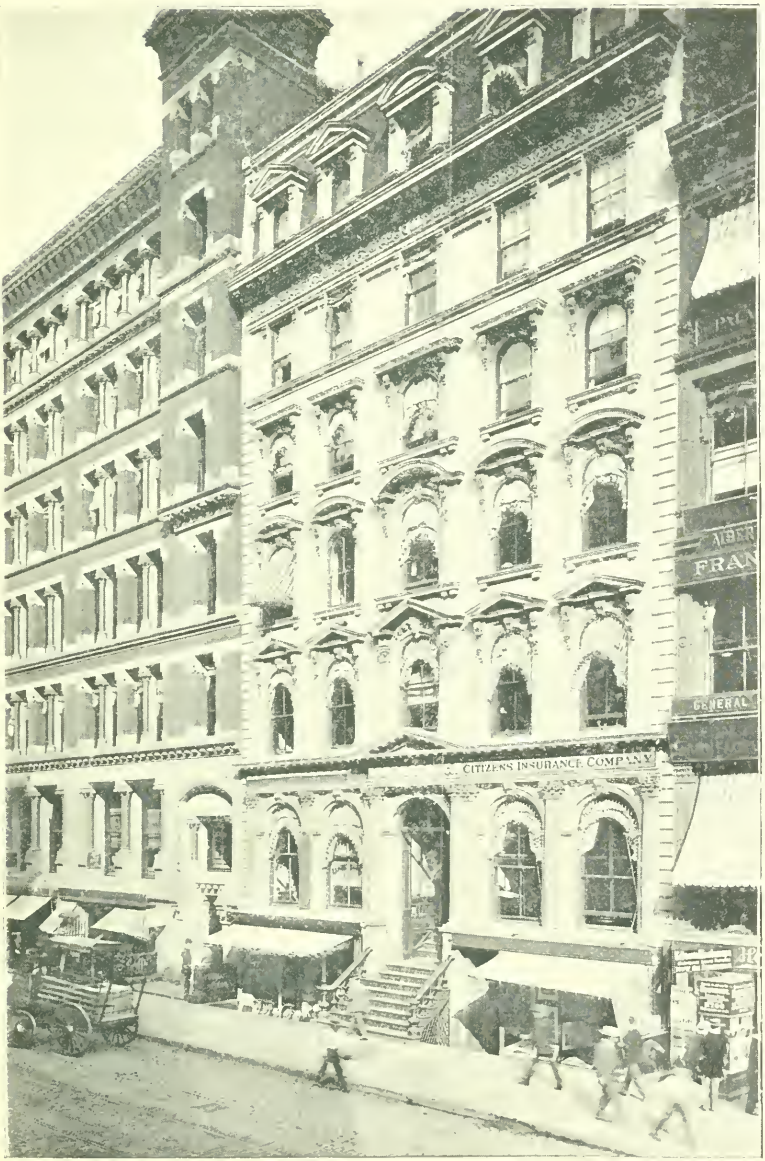
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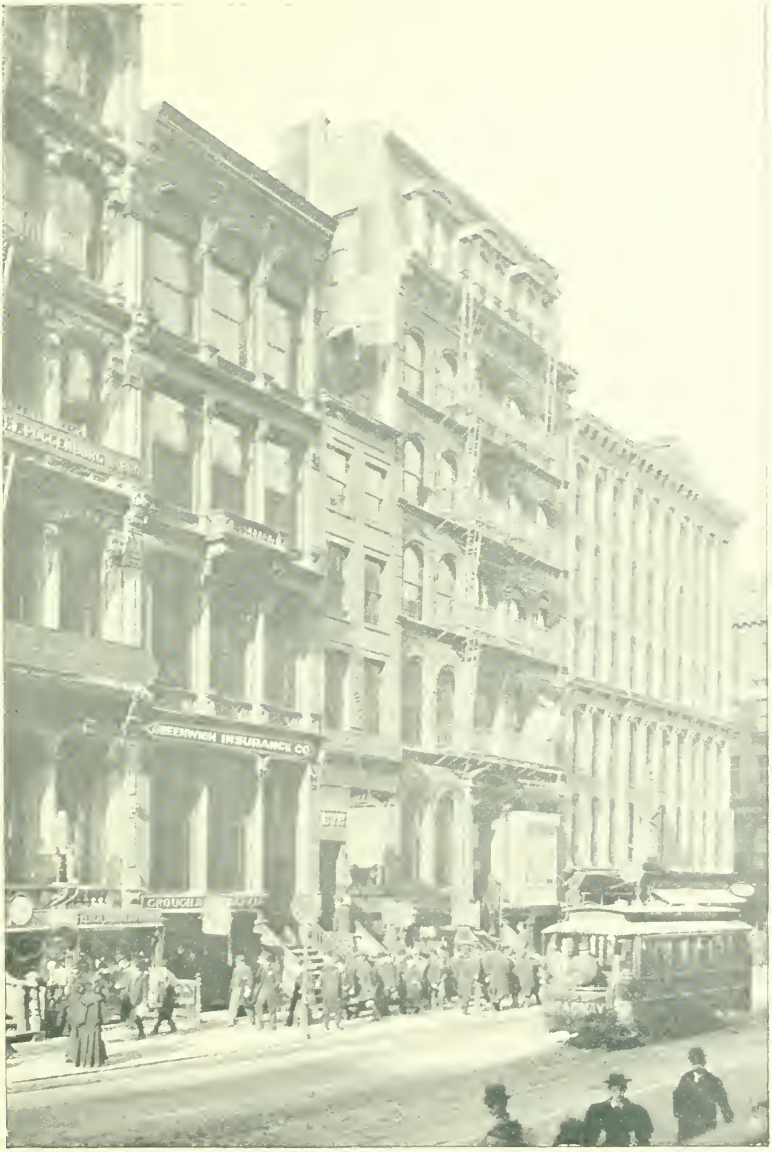
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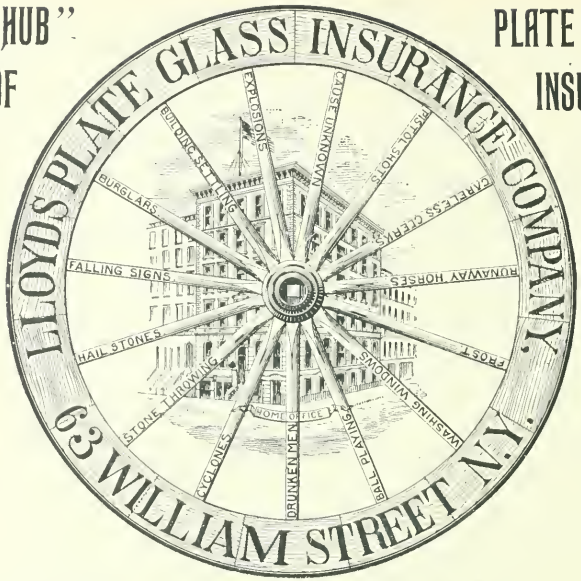
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Reserve for Unearned Premiums,	1,098,152.93
Reserve for Losses under adjustment,	115,552.49
Reserve for all other Claims,	32,945.96
Net Surplus,	960,332.83
Total Assets,	$3,206,984.21

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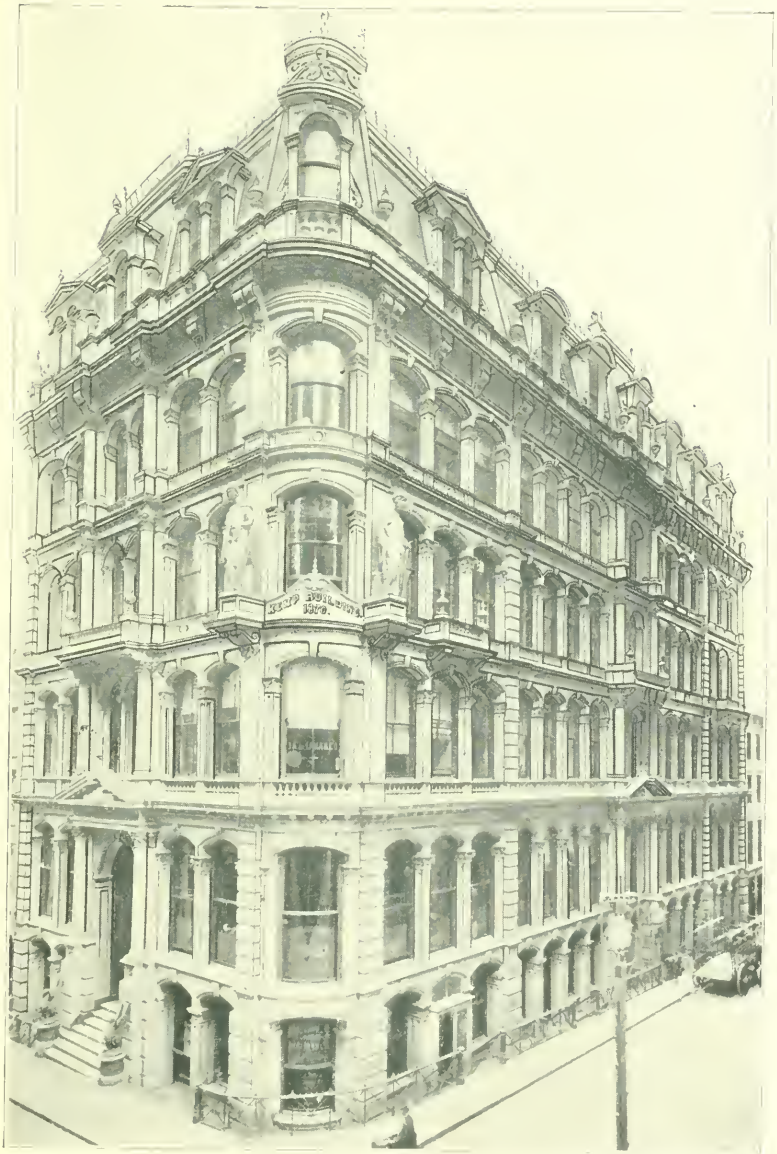
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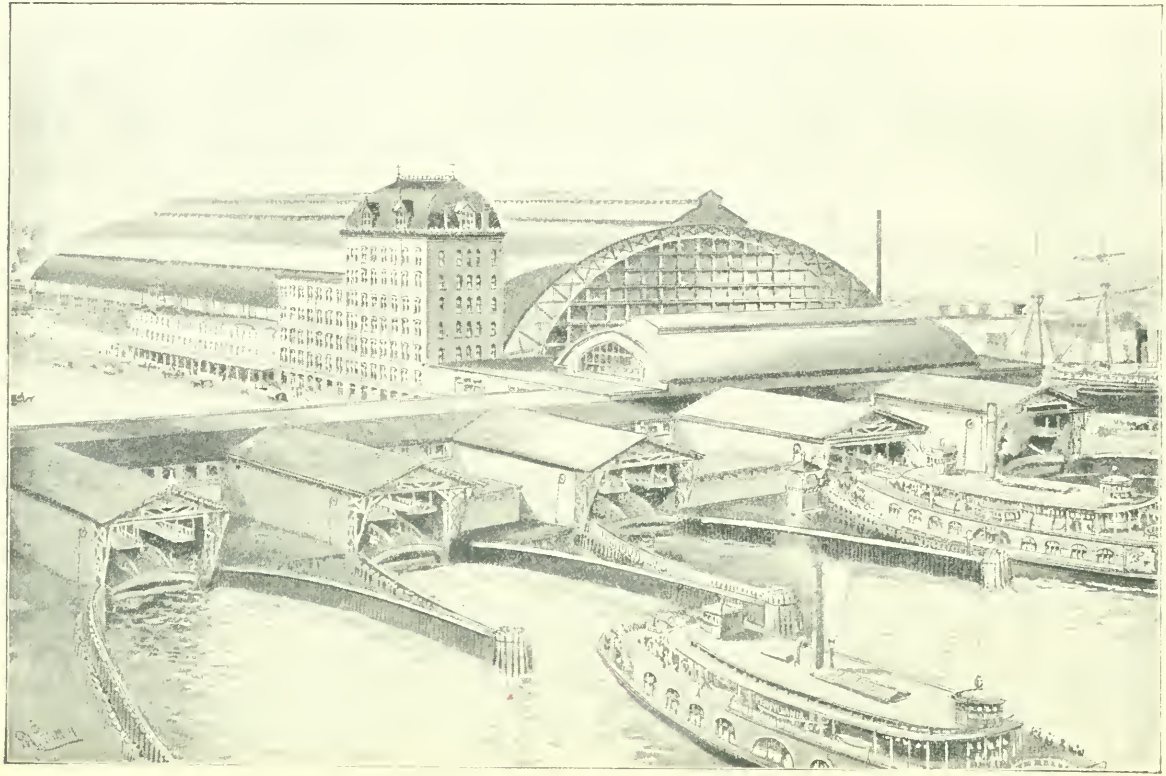
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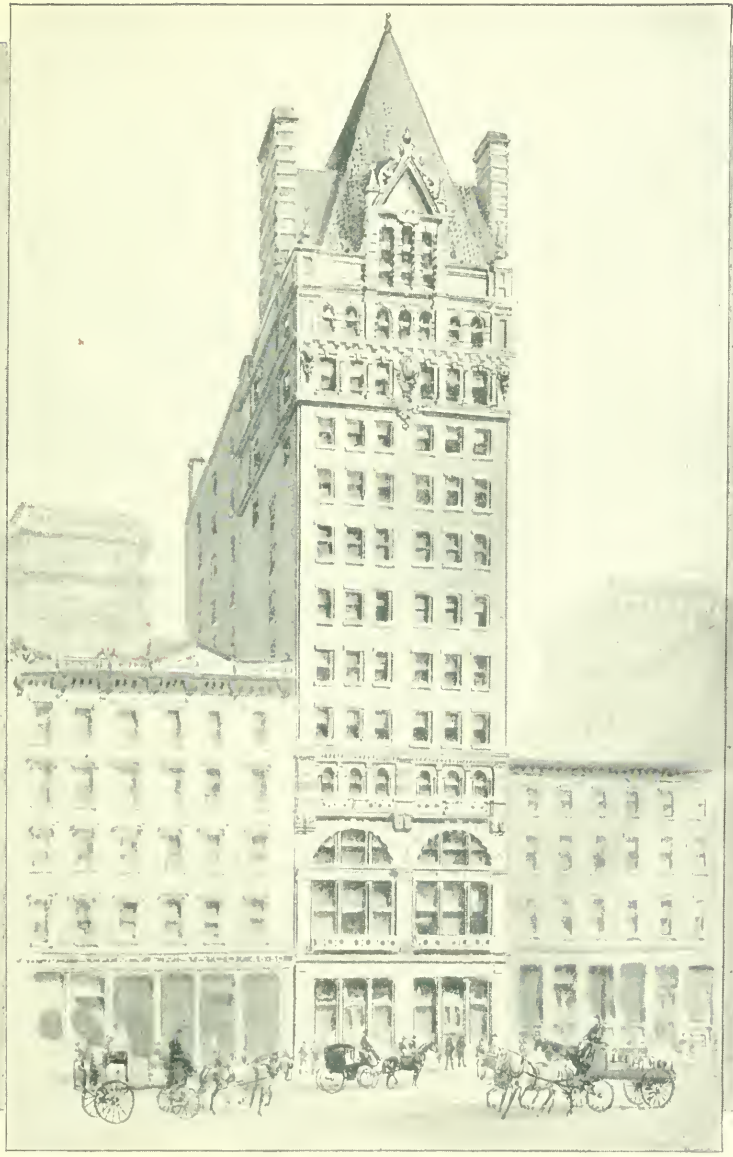
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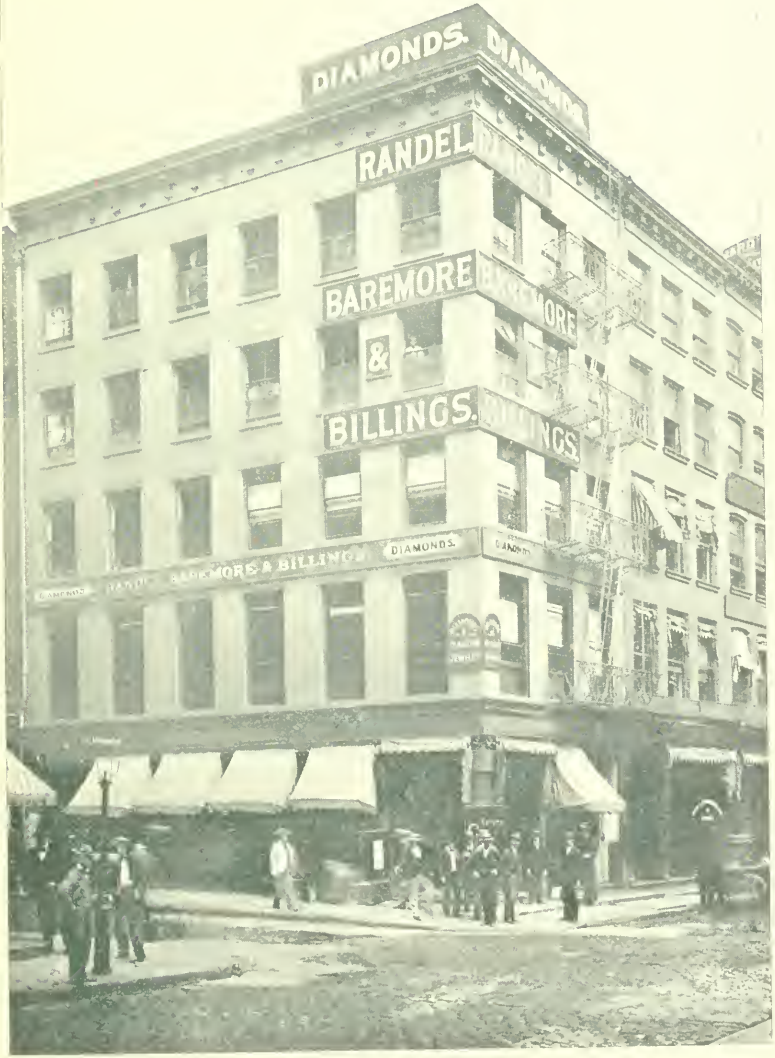
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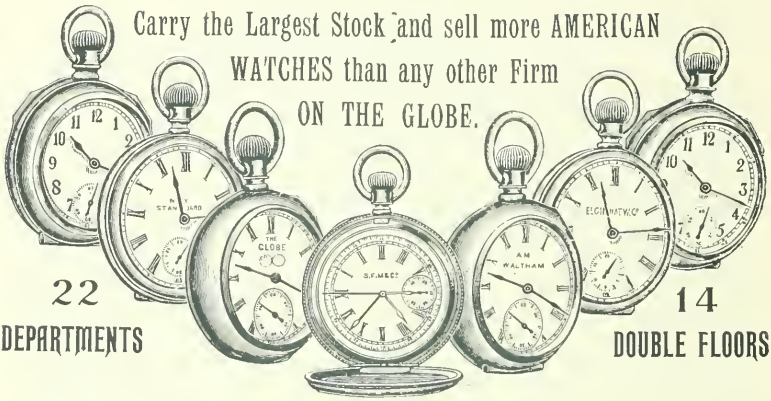


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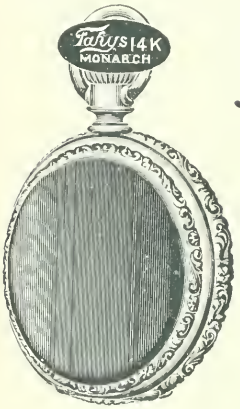


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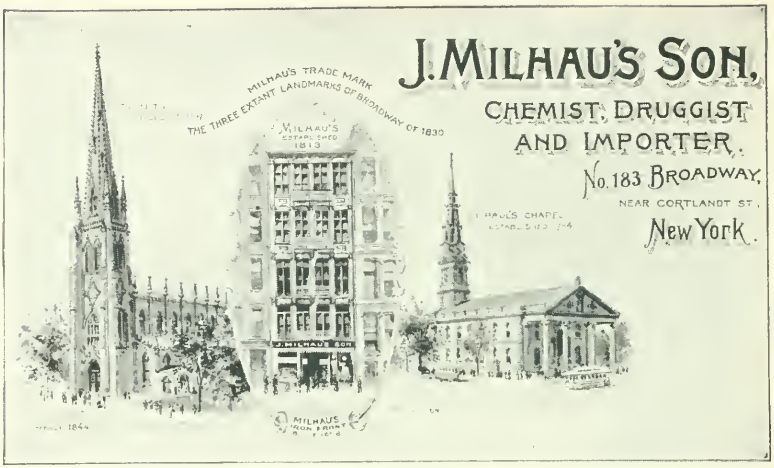
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In 1830, on his third trip to Paris, stopping at the mansion of his brother-in-law, the distinguished Dr. Sue, the physician of the Empress Josephine and the father of Eugene Sue the novelist, he witnessed the uprising of the populace and the expulsion of Charles the Tenth. He at once determined to come back to his native land, though General Lafayette, who had been called to the head of affairs, entreated him to remain. Entrusted by the General with the government despatches, and with a safe conduct, he started for the United States via London. There he completed his purchases for this shop, which he fitted up on an unprecedented scale of magnificence, the first to have marble tiling. The infusion pans, counter scales and prescription balances were of solid silver. He had a bust made of Dr. Rush, of Philadelphia, the foremost American scientist of the day, to surmount the doorway. All else was in keeping. The New York College of Pharmacy, to which he was admitted, gave its first course that very year. He filled a prominent part, as the records show, in its determined, well-fought contest, when, with a backing of pharmaceutical and medical bodies, it procured the beneficent law of 1848 that prohibits the importation of adulterated, deteriorated, inferior or spurious drugs into the United States. He headed the suit in 1854 by which Sharp's Broadway railroad, whose franchise, a fraud on the city, obtained through questionable legislation, was perpetually enjoined. This injunction was shamelessly circumvented in 1886 through the boodle Board of Alderman. His eldest son, the late John J. Milhau, attained distinction as Surgeon and Brevet-Brigadier General of the United States Army. His only surviving son and partner, Edward L. Milhau, is his successor.



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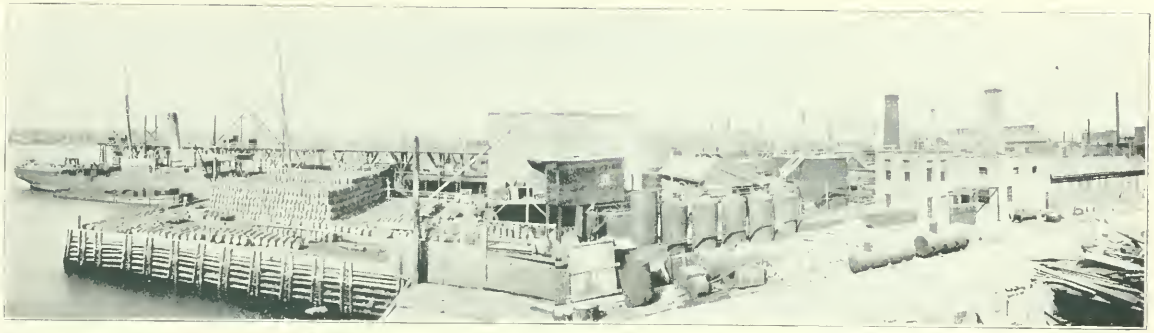
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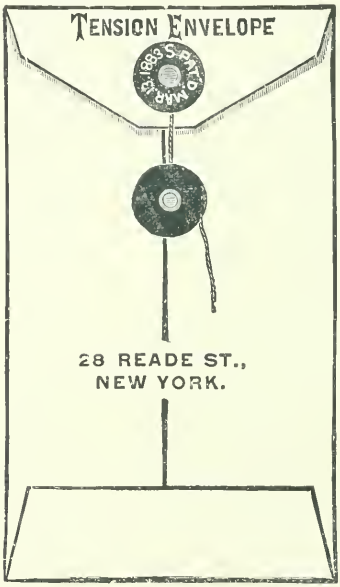
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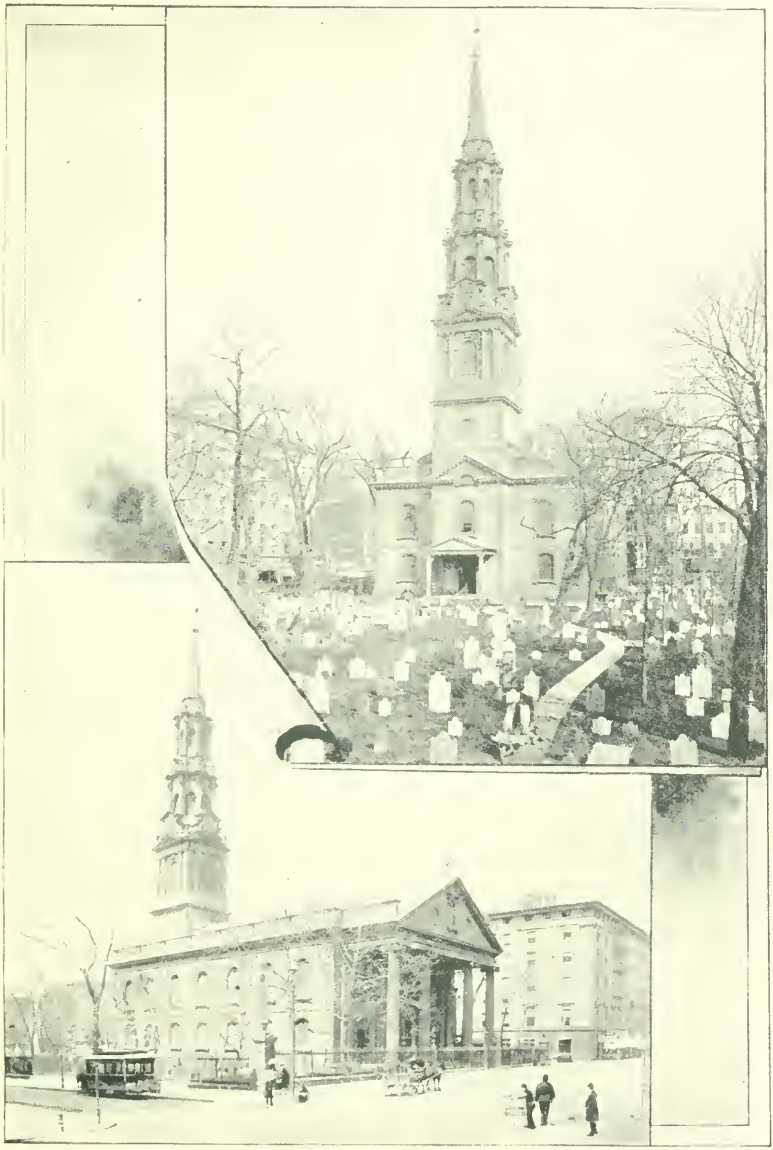
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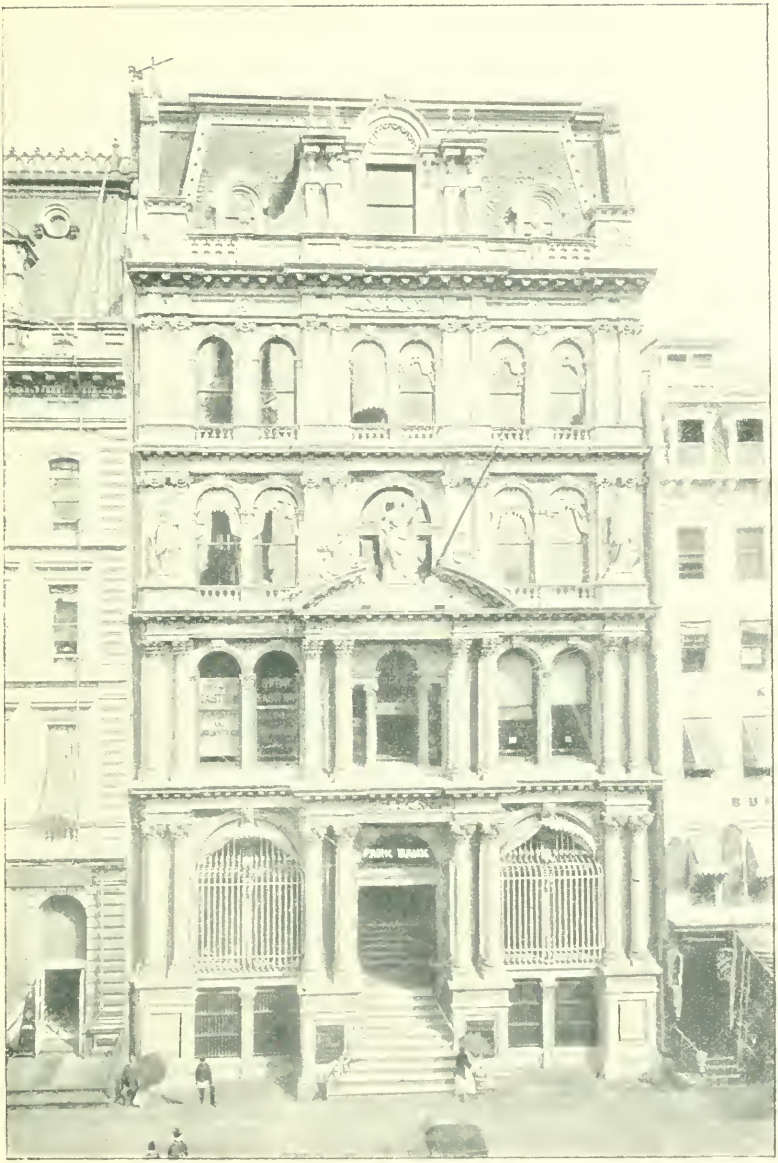
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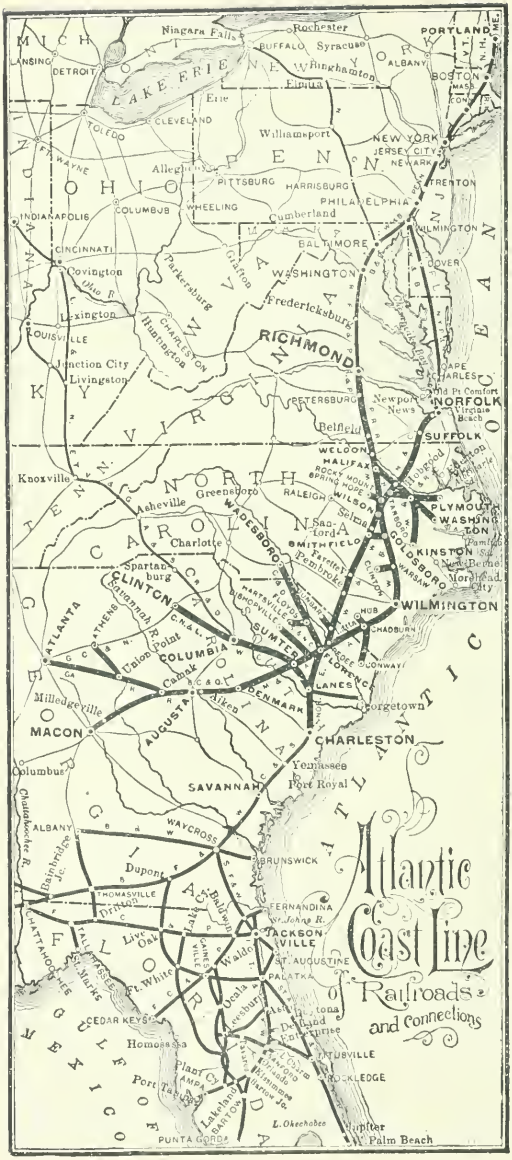


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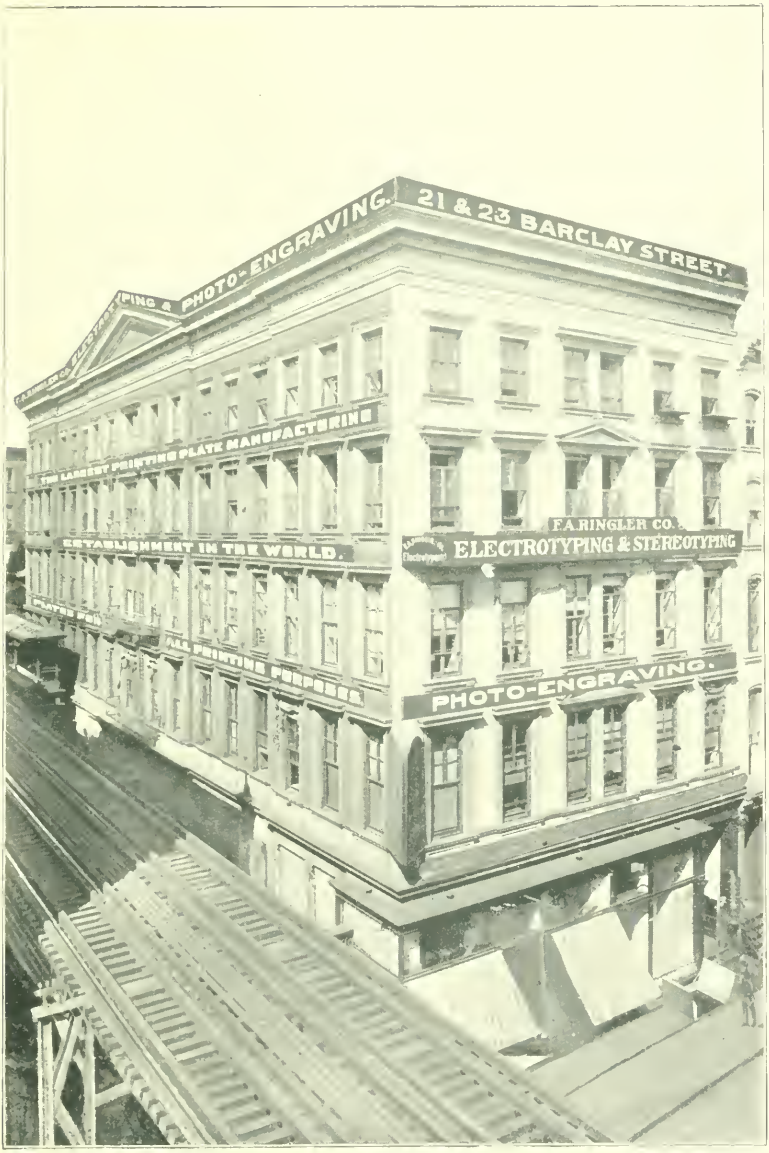
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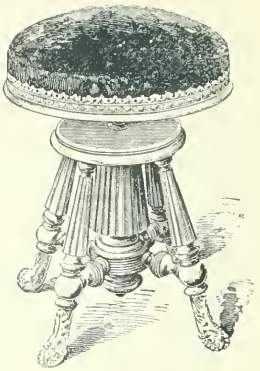
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In 1894 it more than doubled its circulation, which is more than can be said of any other New York Newspaper. The politics of

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Perfect for Fire Department and General Uses.

Rendered proof against fabric rot or mildew.

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The Mechanical Rubber Co., with offices at 15 Park Row, is the largest concern in the country in the mechanical rubber line. Its annual productions mount up into the millions, and embrace a very wide range of articles, such as belting, hose, packing gaskets, mats, bicycle tires, tubing, valves, wringer rolls, etc. Factories located both East and West are thoroughly equipped with the most improved machinery and with every other facility for the economical production and distribution of goods. The hose, belting and packing of its manufacture, are made in two grades—"Amazon," the very best that the finest materials and workmanship can produce, and "Brazilian," a high grade brand, equal to the best productions of most other makers. A strong recommendation in favor of these goods is the uniformity of excellence, a merit often lacking in the products of other makers. No pains or expense are spared to keep up the highest standard of quality, a task less difficult for a company so magnificently equipped than for others.

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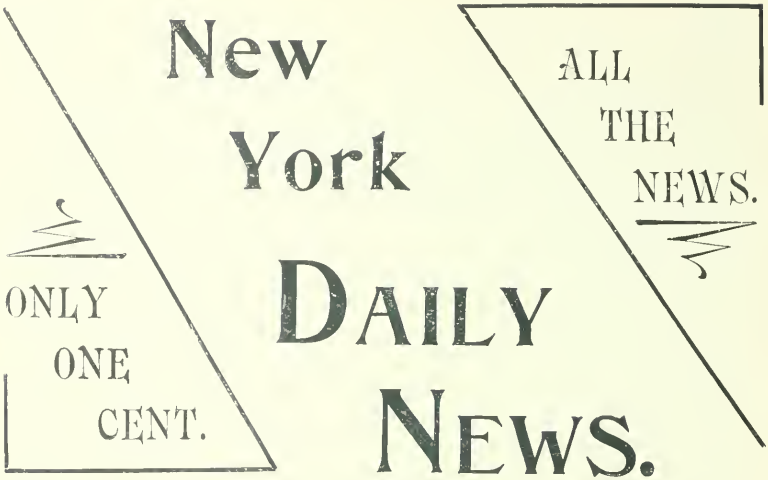
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THE NEW YORK "PRESS."

In the four past issues of PRINTERS' INK a statement has been conspicuously published to the effect that the American Newspaper Directory for 1894 accords to the New York *Press* a larger circulation rating than any other daily paper in New York City receives. Now the New York *Press* does not claim to have the largest circulation of any daily paper in New York. That claim is put forth by the *Sun*, the *News*, the *Herald* and the *World*. The interesting fact is that the *Press* is the only one of the five that is willing to allow the public to know just what edition it actually has printed. By the Directory system of rating circulations, the letter "A" is the highest symbol accorded to any publication that declines or neglects to furnish information on the subject. It means exceeding 75,000 copies. All the four papers named above are rated "A," *but the Press stands alone as the one willing to show the absolute facts*; it therefore gets credit for its actual average issue of 111,812 copies per day throughout an entire year, and it ought to be mighty proud of the success it has achieved.—*Printers' Ink*, MAY 2, 1894.



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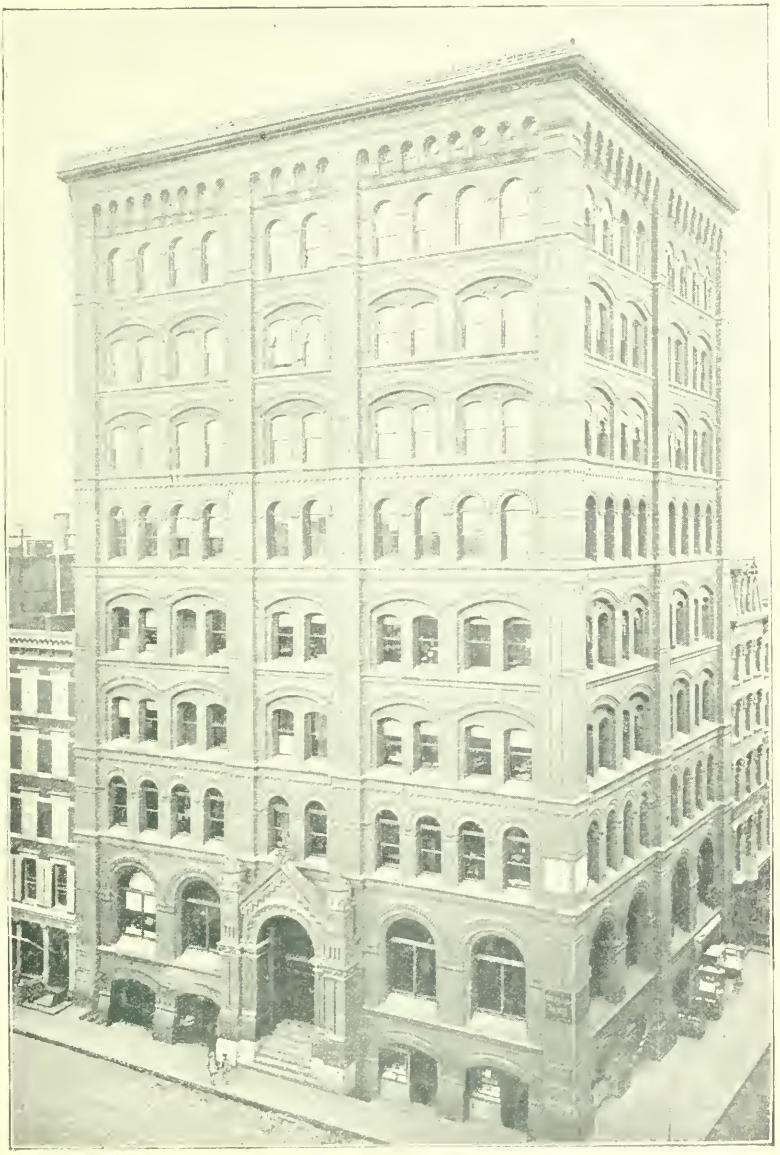
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1. Its Objects. The Society was organized seventy years ago, in 1825. Such men as Bishop Griswold, Drs. Spring, Milledoler, Milnor, Baldwin, Edwards, and other eminent divines and laymen of many evangelical denominations, saw the need of harmony in preparing and circulating a gospel literature for the use of all Christians, and by the coalescing of various local societies this National Institution was formed.

Its work has been conducted by three committees, the Publishing, Distributing and Finance, with their several secretaries, supervised by the three united in its Executive Committee.

Its work is on three main lines: sales of its publications by its store, in various depositories and through the trade; sales and grants by its colporters; and grants to the destitute and to Christian workers at home, and aid to missionaries in many foreign lands.

Its colportage, carrying the gospel in the most effective publications to destitute regions, largely at the west and south, is a work whose necessity and usefulness cannot well be overestimated. The colporter is a lay preacher as well as a salesman, and hundreds of Sunday-schools and churches have been started by them.

The foreign missions of many denominations most gratefully welcome the invaluable aid of the Society in publishing books and tracts in 151 languages.

2. The Publications of the Society, consisting of books, tracts, wall-rolls, cards, and periodicals, aggregate many millions of copies. They are adapted to the use of all ages and all classes of people, and in many languages. They are of a high standard of excellence in literary merit, engravings, material and workmanship, and are sold at reasonable rates.

Some of its issues have attained a remarkably large circulation: its Bible Dictionary, 220,000 copies; Pilgrim's Progress, 453,000; Baxter's Call, 460,000; Nelson on Infidelity, 140,000; Songs for Little Ones at Home, 338,000; Peep of Day, 155,000; Dew Drops, 765,000; Daily Food, 511,000; Come to Jesus, 746,000. Many of its tracts have reached a circulation of over a million copies each. Its periodicals are seven—four in English, two in German, three for children; two weekly, five monthly, and are as follows: *American Messenger*, *Child's Paper*, *Morning Light*, *Apples of Gold*, *Light and Life*, *Deutscher Volks-freund*, and *Amerikanischer Botschafter*. In addition to its circulation by colportage and grants, and from its general depository at 10 East 23d Street, it maintains agencies or branches in Boston, Philadelphia, Rochester, Chicago, Cincinnati and San Francisco.

3. The New Building is upon the site occupied by the Society since its organization. The lot is nearly 100 feet square. The structure rises twenty stories from Nassau Street, with a basement and cellar below, and a tower three stories above the main roof, covering about half the area. The height to the top of the tower is 291 feet, to top of the staff rising from the tower, 307 feet. The depth of the excavation below the pavement is thirty-five feet, from which piles were driven below from ten to twenty-five feet.

The frame is of steel skeleton, lined with brick; the front wall for the first six stories is of granite, above which it will be brick and terra-cotta.

The money needed for erecting the building has been obtained by mortgaging the lot, so that the current operations of the Society will not be interrupted by this undertaking. There is good reason to hope that the gift of this ground to the Society by its founders will become the means of furnishing an endowment, which will supplement the gifts of its members and friends and be a pledge for the execution of any trusts committed to it by legacy or otherwise.



R. H. ROBERTSON, ARCHITECT. GEORGE R. READ, REAL ESTATE AGENT

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The Anchor Brand materials are manufactured from Trinidad natural asphalt, and will not dry up and become brittle under exposure to the weather as coal tar materials do.

We shall be pleased to furnish samples of our Anchor Brand Natural Asphalt Felt and Cement that have been in use for over fifteen years, and are still in good condition.

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Importers and Refiners of Trinidad Asphalt, Distillers of Coal Tar, and Manufacturers of Asphalt and Coal Tar Roofing and Paving Materials, Sheathing Papers, Paints, Varnishes, Etc, Etc.

[SEE PAGE 278.]



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THE NEW YORK

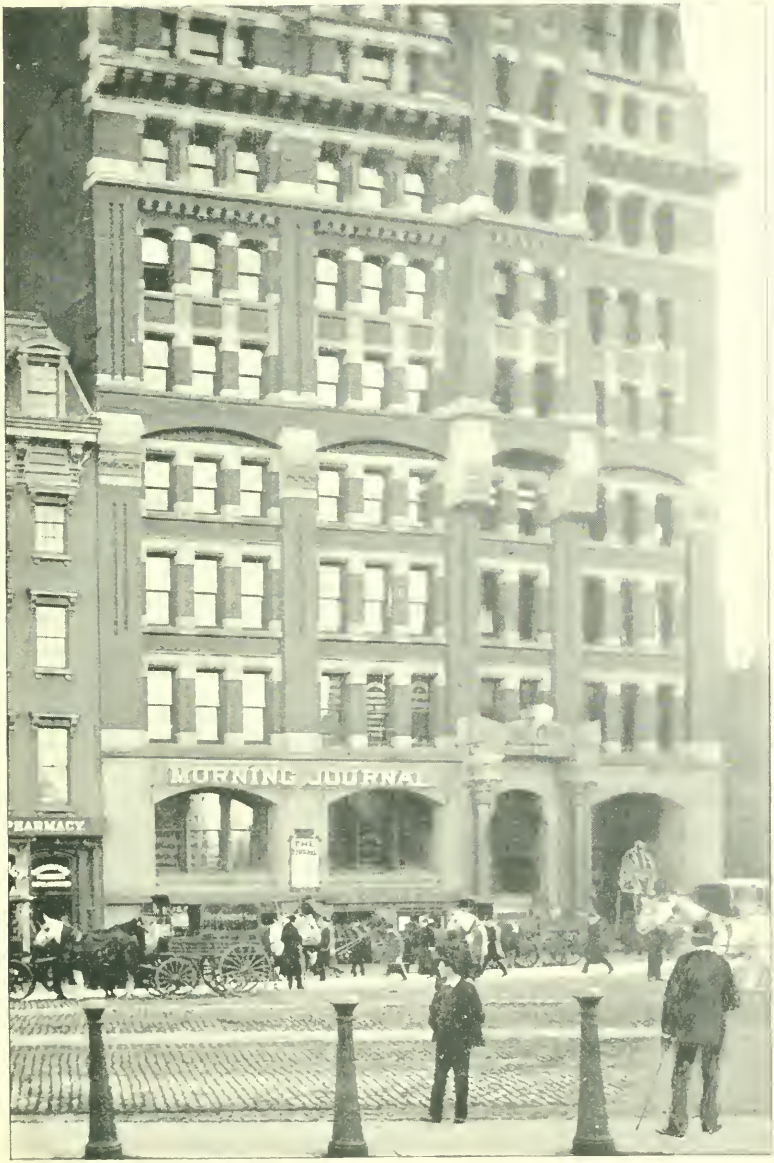
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The  Sun

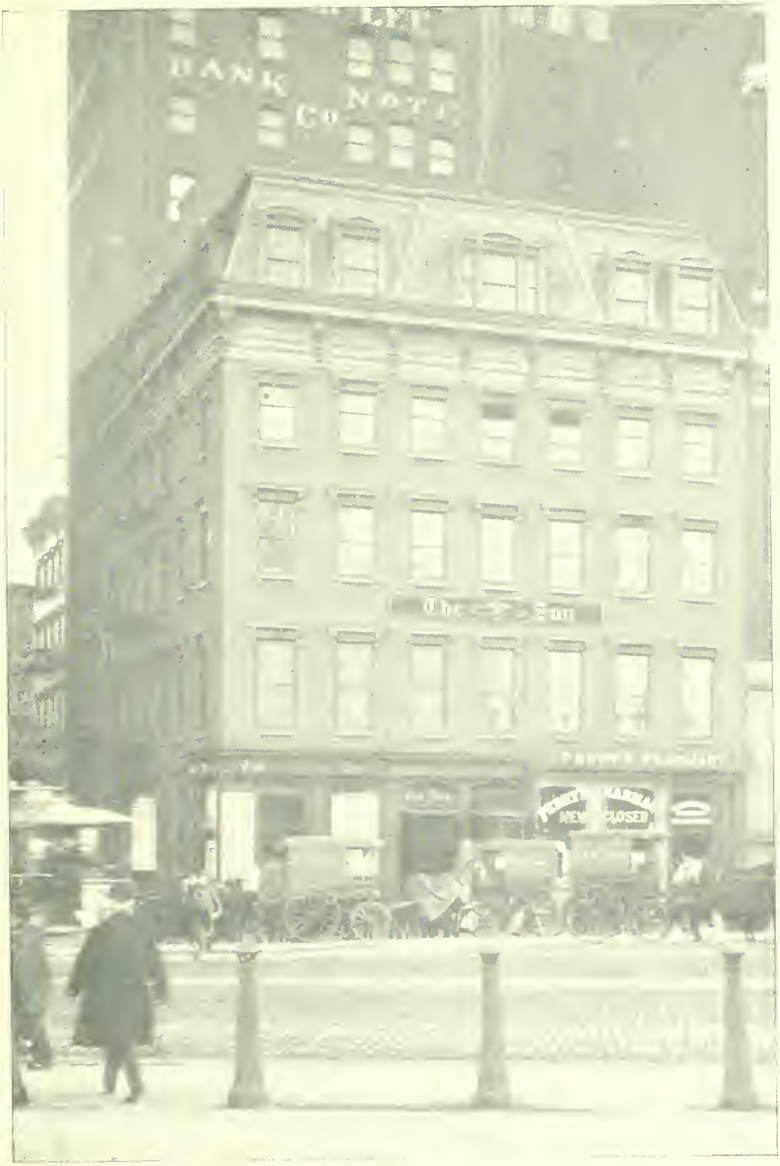
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American Spirit.

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forever.

The "Sun" is
the Greatest of all Newspapers.



"THE SUN"—"THE SUN" BUILDING.

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PHILADELPHIA STORE: 15 No. 7th St.

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The list printed on this page conveys abbreviated information designed to be simply INTRODUCTORY. Our catalogues will tell the rest:

CATALOGUE A.—Illustrates and describes **Vertical Engines.** Contains power tables, dimensions and useful data of various kinds.

CATALOGUE B.—Illustrates and describes **Horizontal Auto-Cut-Off Engines.** and gives dimensions, power tables and 1000 references.

CATALOGUE C.—Relates to **High-Pressure Marine Engines.**

CATALOGUE D.—The "**Worthington**" **Sectional Water Tube Boiler.**

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Vertical Self-Contained Engines.

Engine complete in itself; adjusted, and ready for duty the moment it is bolted down and supplied with steam.

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Vertical Disc-Crank Engines.

One bearing for crank shaft in the frame, and an independent pedestal to support the outer end. The engine is mounted on a sub-base of proper height to allow a wheel 48 inches diam. to swing clear of floor.

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Constructed with one bearing for crank shaft in the frame, and an independent low pillow block to support the outer end of crank shaft.

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CLASS A 3.

Vertical Centre-Crank Triple-Bearing Engines.

Two bearings in frame and an outside bearing. Capable of heavier duty than Class A 2.

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Vertical High-Speed Engines.

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Vertical Automatic Cut-Off Engines.

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Vertical Low-Pressure Engines.

We build this class to meet requirements where low boiler pressure only are available.

8 Sizes:—4 to 20 H. P.

CLASS A 7.

Vertical Engines and Boilers Combined.

A *complete*, *compact* and *convenient combination*. It embraces the engine, boiler and injector upon a single base—the whole being completely piped and ready for immediate service.

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Horizontal Auto-Cut-Off Engines.

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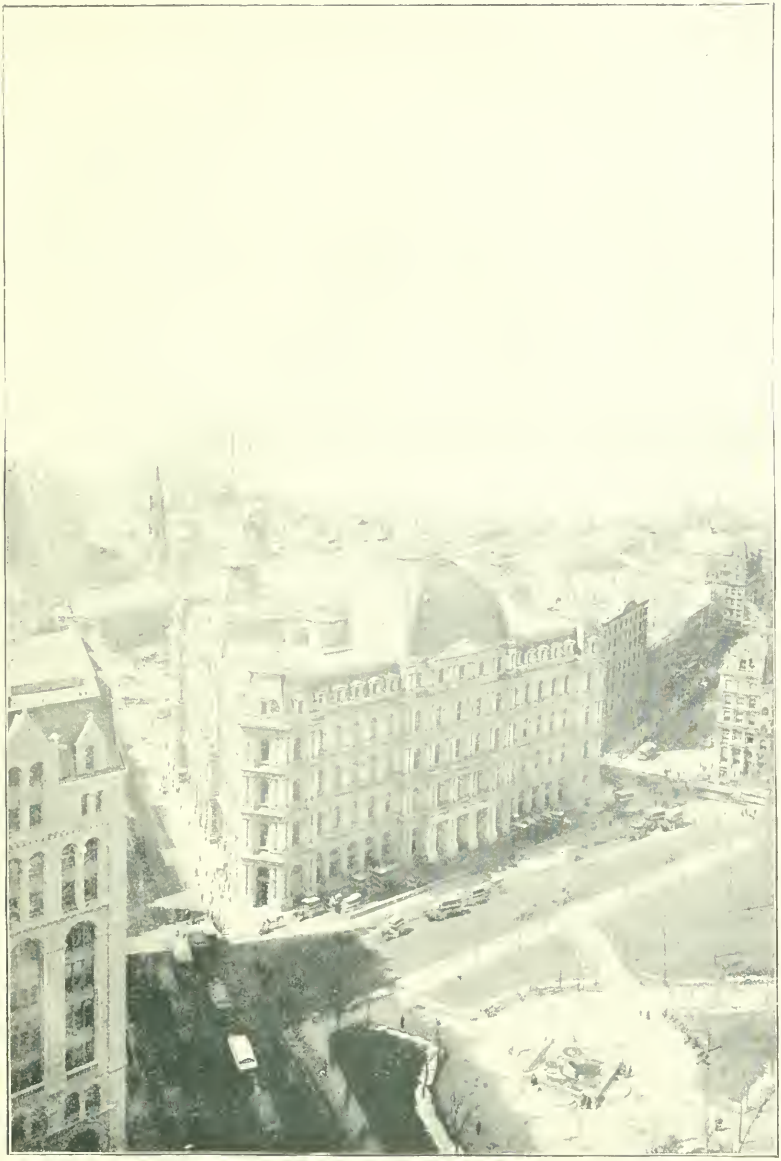
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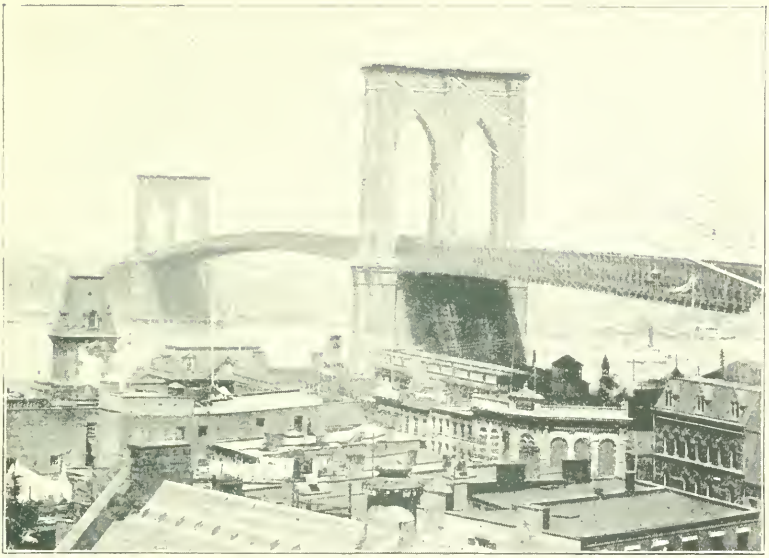
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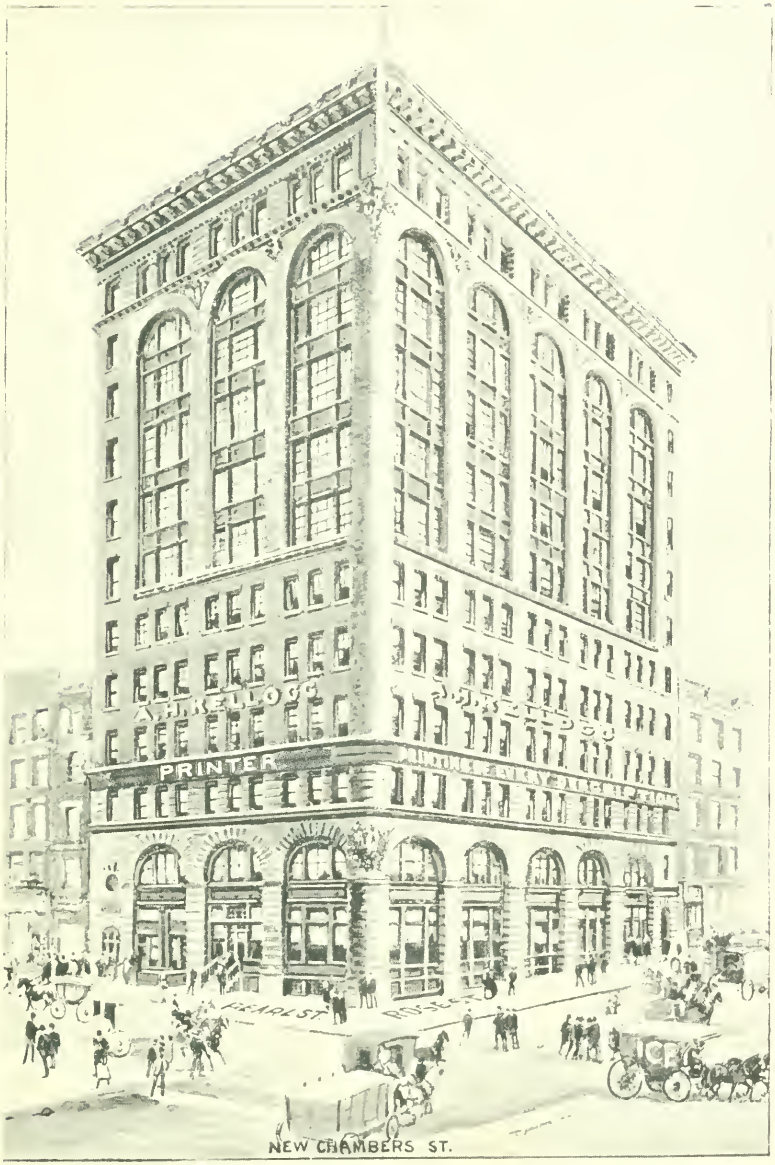
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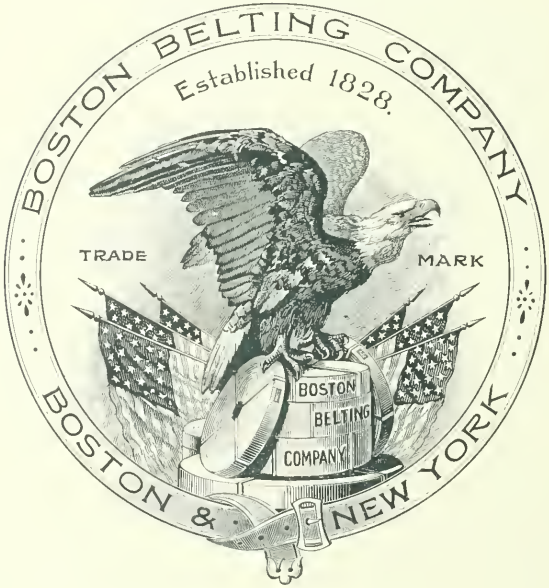
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of these famous wheels free at any Columbia agency, or will be mailed for two 2-cent stamps.



THE H. B. CLAFLIN COMPANY, WHOLESALE DRY GOODS.

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Rothschild Building

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NEW YORK

THIS handsome Office and Salesroom Building is now ready for occupancy. Its location is in the centre of the Dry Goods District, and but a few steps from the Franklin Street Elevated R. R. Station. This is important, as from this station during the busy hours of the day special empty trains are dispatched at frequent intervals.

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The Building is fitted up with every convenience, such as Electric and Gas Lights, Toilet Rooms, and Filtered Ice Water on each floor, Cutler U. S. mail-chute, etc., etc.

The Offices and Salesrooms are light, airy and cheerful, and can be had singly or *en suite*. They will be divided to suit tenants without extra charge.

Valuable Display and Advertisement can be had from the windows of the West Broadway offices, on account of their close proximity to the Elevated R. R. and the Elevated Station.

Parties desiring choice of rooms are advised to make application at once.

Offices will be kept thoroughly clean, and tenants will be shown every attention. The rents are low and include everything.

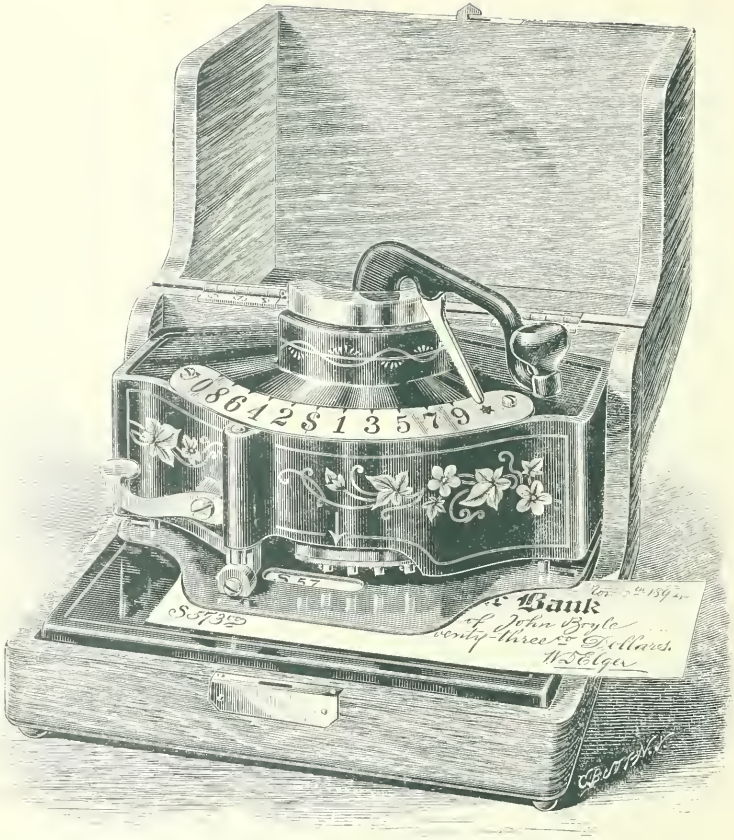
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Fancy Groceries,

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Manufacturer of

FRUIT PRESERVES, MUSTARD, PRESERVED FISH and CAVIAR.

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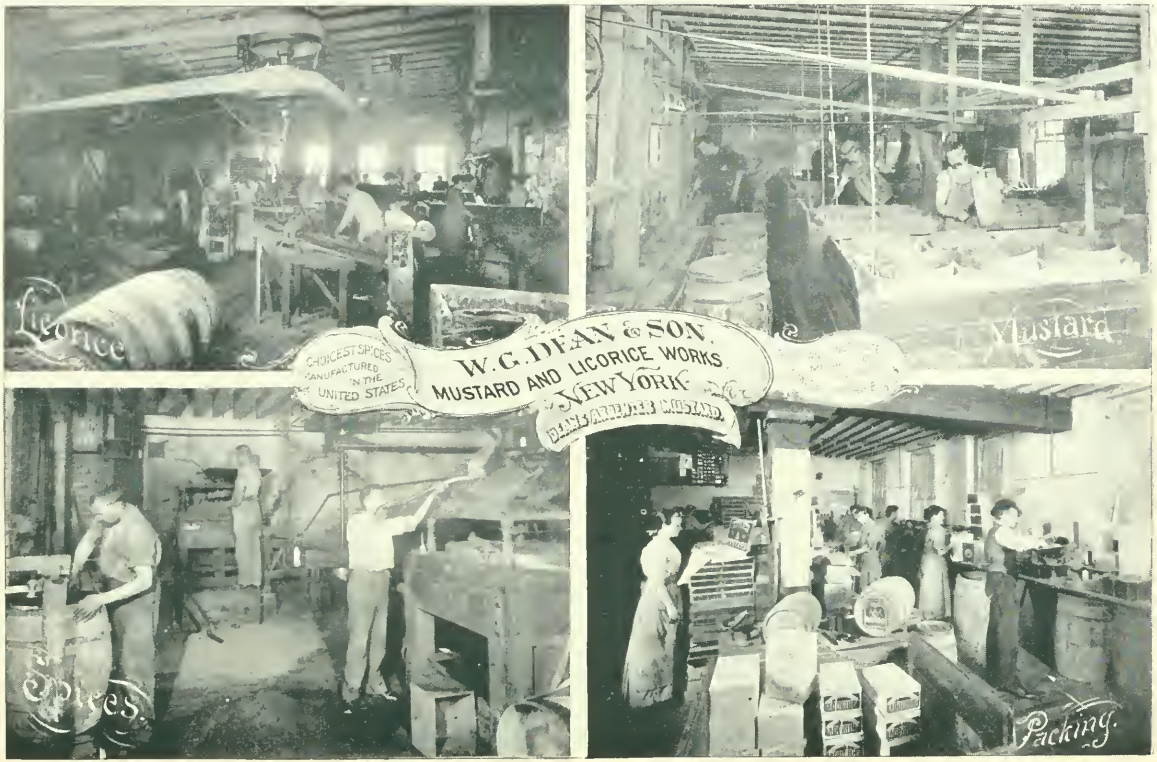
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372-374 Greenwich St. **NEW YORK.**



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All Sparkling and Non-Alcoholic

In Champagne Bottles
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Unfermented apple juice

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EQUINOX SPRING WATER
Best of all Table Waters
Bottled with Natural Gas at the Spring
Mt Equinox Manchester Vt

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MUTUAL RESERVE FUND LIFE ASSOCIATION.

E. B. HARPER, - - - President.

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"And when the flood arose, the stream beat vehemently upon that house, and could not shake it, for it was founded upon a rock."

60 PER CENT. DIVIDEND SAVED IN PREMIUMS. **60**

The total cost for the past 13 years for $10,000 insurance in the MUTUAL RESERVE amounts to less than Old System Companies charge for $4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 PER CENT.

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THE MUTUAL RESERVE, by reducing the rates to harmonize with the amount required for Death Claims, and by judicious economy in expenses of management, has already saved its policy holders over thirty-five million dollars in premiums.

1881.	THE ELOQUENCE OF RESULTS.	1894.
No. of POLICIES IN FORCE, over		85,000
INTEREST INCOME, ANNUALLY, EXCEEDS		$130,000
BI-MONTHLY INCOME EXCEEDS		750,000
RESERVE EMERGENCY FUND EXCEEDS		3,820,000
DEATH CLAIMS PAID, OVER		20,500,000
NEW BUSINESS IN 1893, OVER		64,000,000
NEW BUSINESS, JANUARY TO DECEMBER, 1894,		70,316,730
INSURANCE IN FORCE EXCEEDS		280,000,000

THE RESERVE FUND PROTECTED.

The Reserve, Emergency, Fund IS HELD IN TRUST FOR THE POLICY-HOLDERS by the Central Trust Company of New York, and other reliable corporations, and Departments appointed by Government.

☞ Not a single dollar of the accumulated or invested reserve fund has ever been used or required either for the payment of death losses or for any other purpose.

EXCELLENT POSITIONS OPEN

in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.

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Home Office, cor. Broadway and Duane St., New York.



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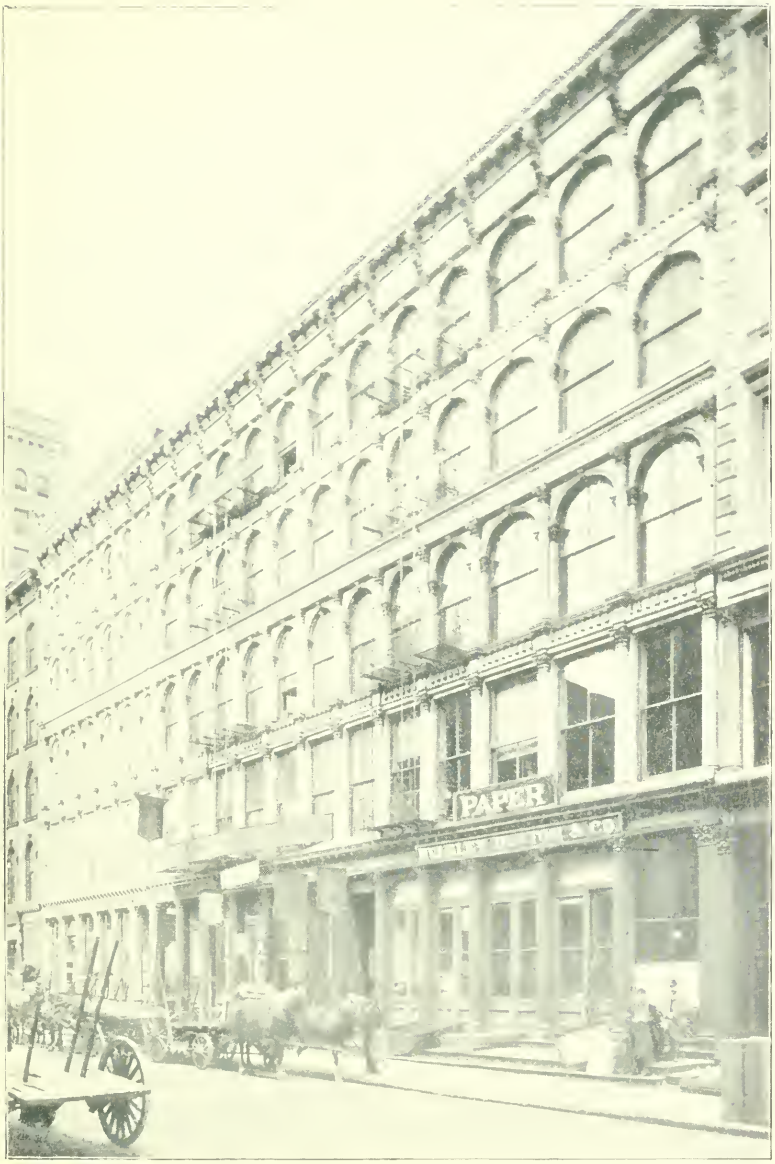
PAPER

MANUFACTURERS AND DEALERS,

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NEW YORK.



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ESTABLISHED 1863.

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NEW YORK,

320 AND 322 BROADWAY, NORTH-EAST CORNER OF PEARL STREET.

United States Depository.

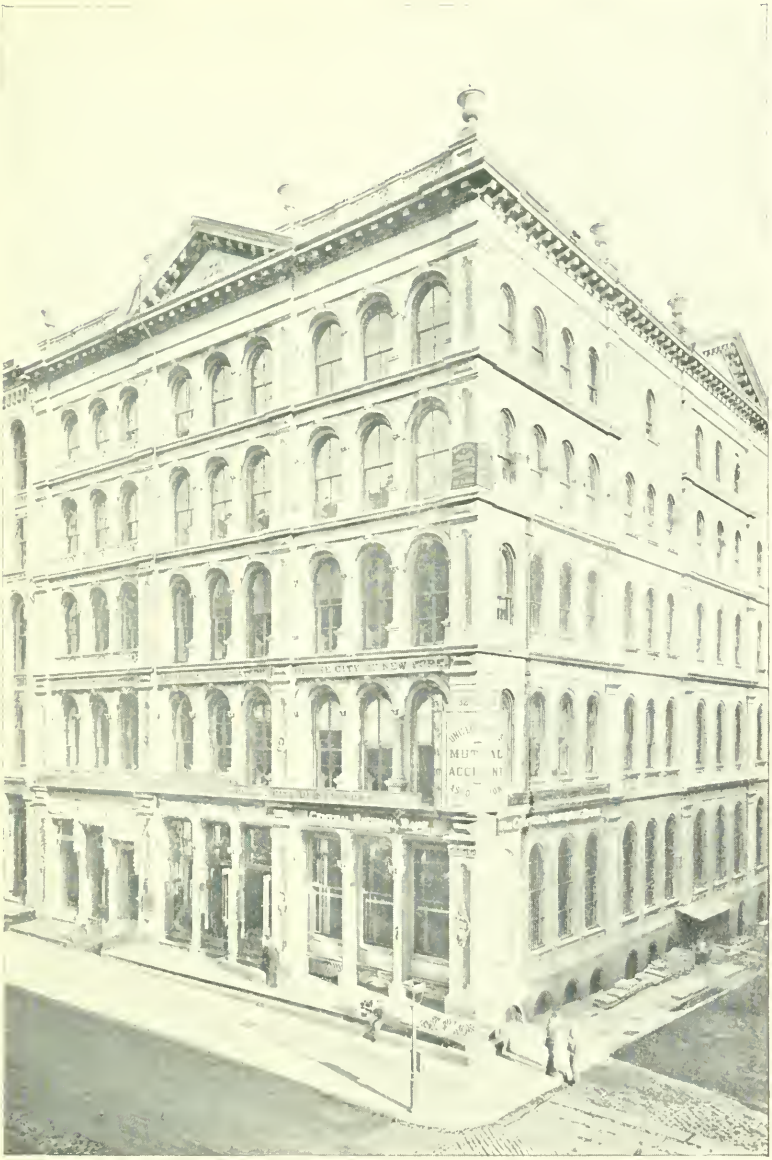
Capital and Surplus, exceed - - - - -	$2,500,000.00
Deposits, - - - - - - - - - - - -	15,000,000.00

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CENTRAL NATIONAL BANK OF NEW YORK.

NOS. 320 AND 322 BROADWAY, NORTHEAST CORNER OF PEARL STREET.

Tefft, Weller & Co.

Wholesale Dry Goods Merchants.

[Reprinted from "King's Handbook of New York City."]

TEFFT, WELLER & CO., importers and jobbers of dry goods, of 326, 328 and 330 Broadway, is one of the oldest and most widely esteemed houses in the wholesale dry-goods trade. Its members have been prominently identified with public interests for the past forty years. This business was founded January 1, 1849, by Erastus T. Tefft; and the firm name has been successively, E. T. Tefft & Co; Teffts, Griswold & Kellogg; Tefft, Griswold & Co.; and Tefft, Weller & Co. Through all these changes the house has been steadily advancing, enlarging its trade in all directions, and increasing its capital, facilities and force, as well as its experience. Its founder was a rare man. He was a man of quick perceptions and sound judgment. He was eminently just in all his ways. He was of a conservative disposition, yet was bold, courageous and daring when the occasion demanded these qualities. He was uniformly courteous, kind and gentle, and commanded the confidence and respect of all who knew him. Mr. Tefft died November 10, 1888, at the venerable age of 78 years.

The present firm is composed of his two sons, William E. Tefft and Frank Griswold Tefft, George C. Clarke, John N. Beach and Morton D. Bogue. The firm name of Tefft, Weller & Co. is retained as a trade-mark; there having been no Weller interests in the house since the death of Joseph H. Weller in 1886, two years previous to the death of E. T. Tefft. The firm occupies the entire seven floors of the spacious iron and granite-front building at 326, 328 and 330 Broadway, and three floors of No. 324, together with two floors of Nos. 320 and 322, making in the aggregate 166,250 square feet of floor space. These vast areas are occupied by very full lines of the goods in which the house deals, admirably arranged and ordered. The location of Tefft, Weller & Co.'s buildings, on the east side of Broadway, between Pearl and Worth Streets, is in the midst of the great wholesale dry-goods trade.

The business of the house is thoroughly systematized, each partner giving to it his personal attention, in some special direction. The employees in all the departments number about four hundred and fifty.

A large and well-assorted stock is kept at all seasons, comprising foreign and domestic dress goods, silks, velvets, hosiery, notions, white goods, linens, laces, shawls, cloaks, woolens, flannels, blankets, prints, ginghams, domestics, and an unusually large variety of carpets and mattings, floor oilcloths and upholstery goods.

Acting not as commission merchants, but as direct traders, dealing with the chief manufacturers both at home and abroad, Tefft, Weller & Co. have peculiar advantages for the safe and favorable conduct of their business, and for its indefinite expansion, whenever occasion arises therefor. The choicest products of the European looms and workshops are found in their vast stocks, as well as the output of hundreds of American factories, favored by the new birth of industrial activity in the United States.

Tefft, Weller & Co. enjoy facilities for securing every possible advantage in the purchase of goods, both in home and foreign markets, and are always in a position to take excellent care of their customers—a fact which, judging from their constantly growing business, the trade appreciate.

TEFFT, WELLER & CO.,

320, 322, 324, 326, 328 *and* 330 *Broadway, East Side, between Pearl and Worth Streets.*



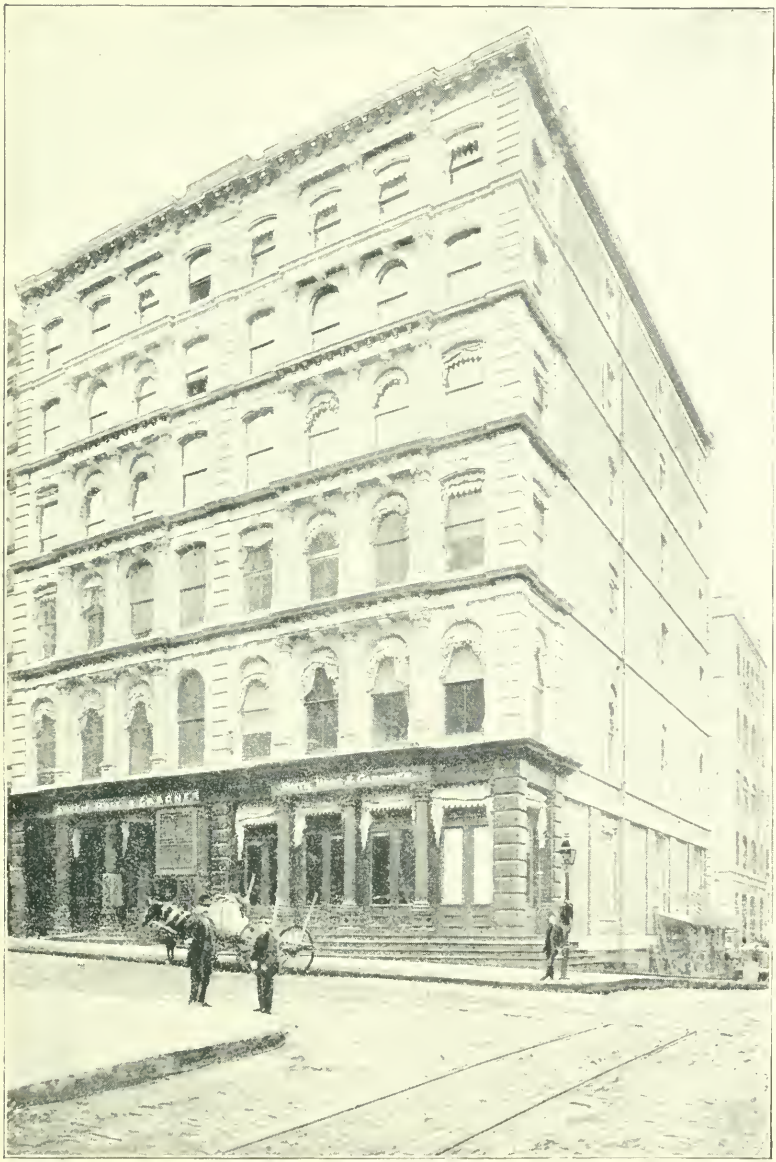
TEFFT, WELLER & CO., WHOLESALE DRY GOODS.

NOS. 320, 322, 324, 326, 328 AND 330 BROADWAY, EAST SIDE, BETWEEN PEARL AND WORTH STREETS.



GARNER & CO., DRY GOODS COMMISSION.

NO. 10 WORTH STREET, SOUTH SIDE, EETWEEN HUDSON STREET AND WEST BROADWAY.



SMITH, HOGG & GARDNER, DRY GOODS COMMISSION.

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THE NEW-YORK LIFE INSURANCE COMPANY.

BROADWAY, SOUTHEAST CORNER OF LEONARD STREET.—VIEW SHOWING RECENT ADDITION AT ELM STREET.



THE NEW-YORK LIFE INSURANCE COMPANY.

BROADWAY, SOUTHEAST CORNER OF LEONARD STREET. VIEW SHOWING PROPOSED NEW FRONT ON BROADWAY.

Established 1864. = = = = Incorporated 1889.

Mayor, Lane & Co.

128, 130 AND 132 WHITE STREET,
FACTORY: 42 AND 44 MOTT STREET, NEW YORK.

Manufacturers of and Dealers in

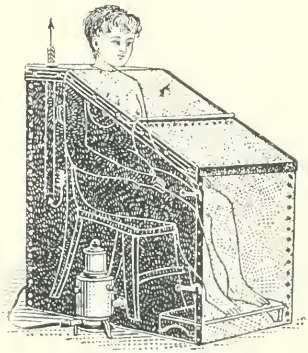
Plumbers' Steam and Gas Fitters' Supplies.

BRASS FOUNDERS, LEAD PIPE MANUFACTURERS.
PATENTEES OF THE IMPROVED COMBINATION NEEDLE BATHS.

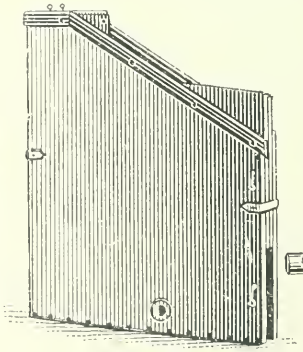
Also Manufacturers of

The Improved Home Turko-Russian Folding Bath Cabinet.

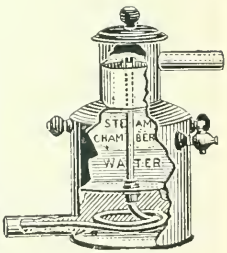
Portable, and can be used in any room. Dry Steam, Vapor Oxygen, Medicated and Perfumed Baths, Sure Cure for Colds, Rheumatism, etc., prevents contracting disease, insures a healthy, clear complexion, and prevents obesity.



BATH CABINET OPEN.



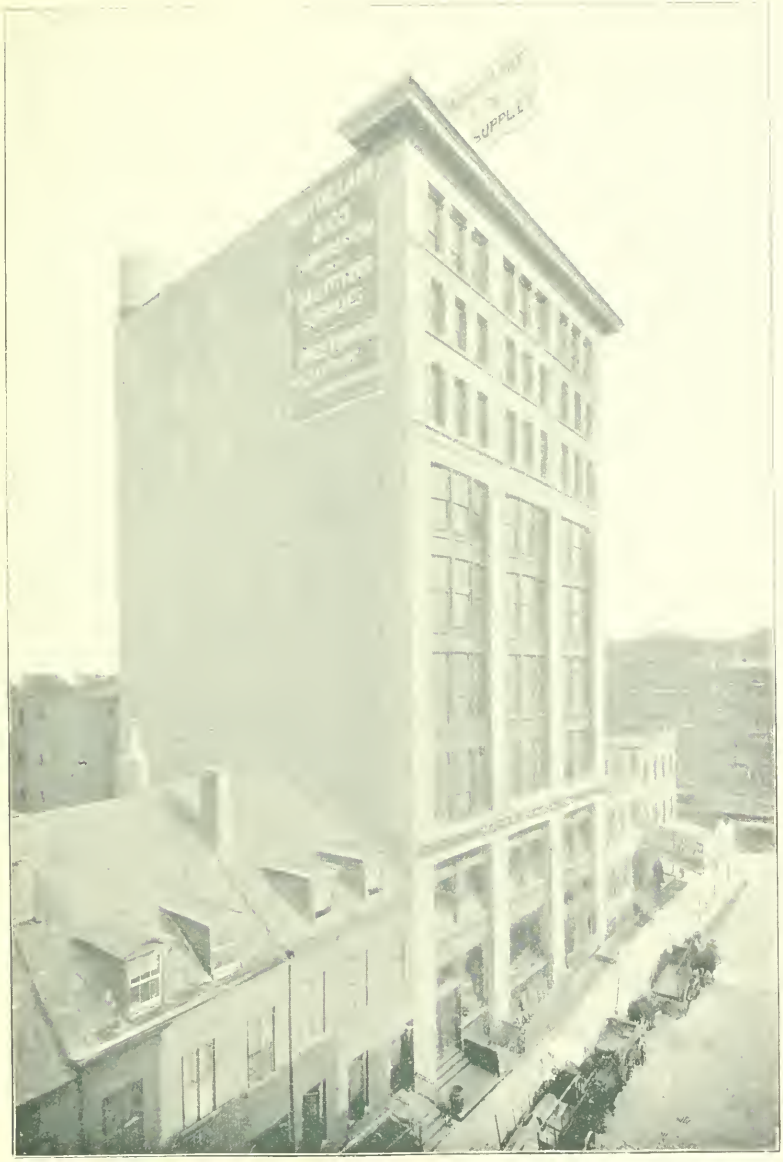
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Ninth National Bank

OF THE CITY OF NEW YORK

Ninth National Bank Building

Nos. 407 and 409 BROADWAY

RESOURCES. November 17, 1894. LIABILITIES.

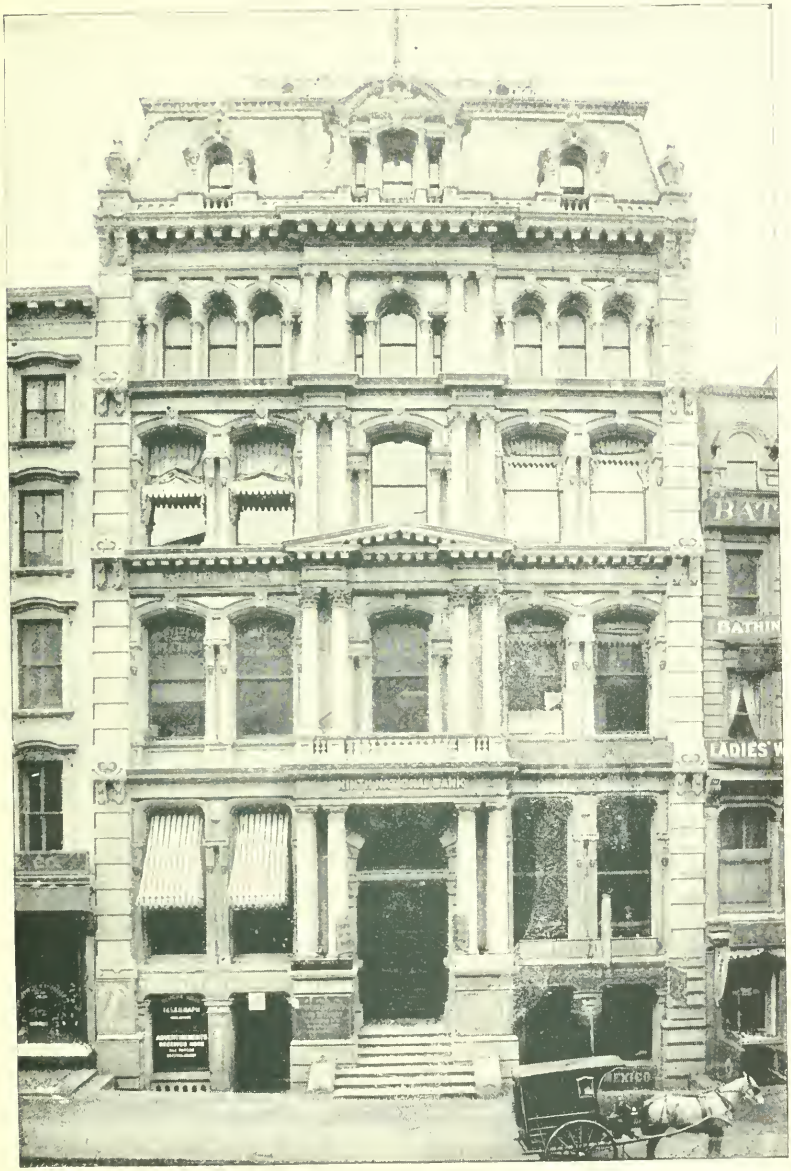
Loans and Discounts,	$3,726,459.40	Capital Stock,	$750,000.00
Banking House,	450,000.00	Surplus and Profits,	384,134.91
Due from Banks,	687,591.74	Circulation,	44,350.00
Checks for Clearing House,	294,664.69	Deposits,	5,542,989.39
Cash,	1,562,758.47		$6,721,474.30
	$6,721,474.30		

JOHN K. CILLEY, President.

H. H. NAZRO, Cashier.

DIRECTORS.

JOHN K. CILLEY, President.
ALBERT C. HALL, of Alvah Hall & Co., Umbrellas.
WILLIAM E. TEFFT, of Tefft, Weller & Co., Dry Goods.
AUGUSTUS F. LIBBY, of H. J. Libby & Co., Com'sion Dry Goods
ERNEST WERNER, of Joseph & Werner, Commission Woolens
WILLIAM E. ISELIN, of Wm. Iselin & Co., Importers Dry Goods
ADDISON C. RAND, President of the Rand Drill Co.
HIRAM H. NAZRO, Cashier.



NINTH NATIONAL BANK OF NEW YORK.

Nos. 407, 409 AND 411 BROADWAY, WEST SIDE, BETWEEN WALKER AND LISPENARD STREETS.

CALHOUN, ROBBINS & CO.

Nos. 410 and 412 Broadway,

NEW YORK,

IMPORTERS AND JOBBERS OF

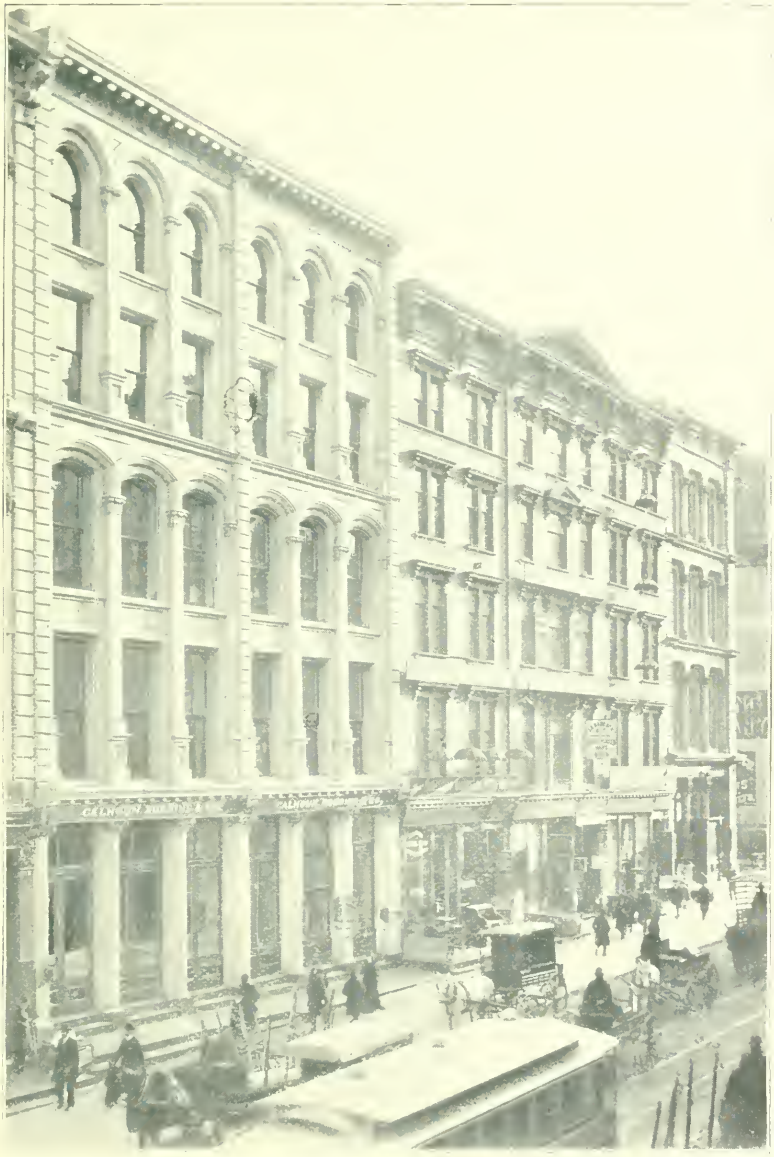
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. . AND . .

Small Wares.

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RIBBONS, SILKS and SATINS.

FANS, COMBS and JEWELRY,
PERFUMERY, BAGS and BELTS,
WHITE GOODS, DRESS LININGS,
LADIES' NECKWEAR, Etc.



CALHOUN, ROBBINS & CO., WHOLESALE FANCY DRY GOODS.

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THEO. L. CUYLER.

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THE TOMBS. THE PLACE OF DETENTION FOR CRIMINALS AWAITING TRIAL.

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HENRY C. KREISER, Secretary. LEWIS S. WATKINS, Surveyor.
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BRANCH OFFICE: No. 58 WALL STREET,
Opposite the Custom House,
NEW YORK CITY.



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Thirty Thousand!

Thirty Thousand!

Thirty Thousand!

Thirty Thousand!

Thirty Thousand!

30,000!

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MOSES KING, Publisher,

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A Good Thing is Worth Repeating!

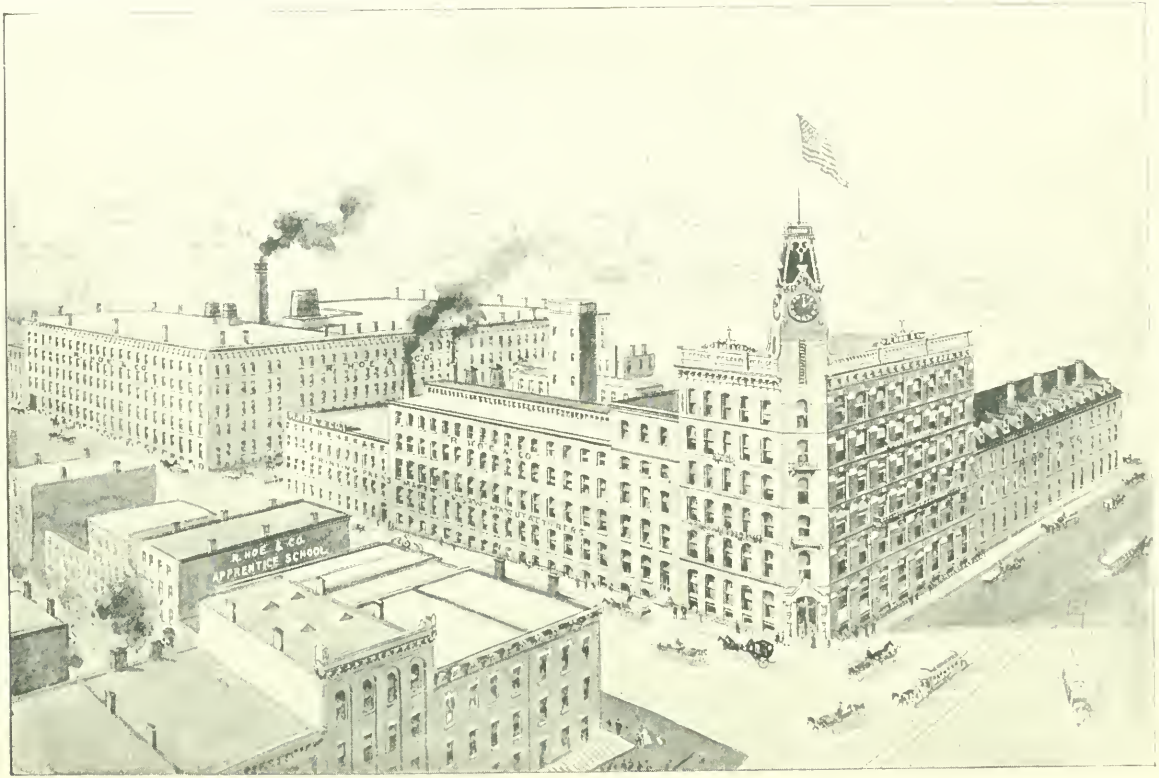
AGAIN WE SAY: that each and every New York family, and everyone who was born, or who has lived in New York, or who has visited or wishes to visit the great metropolis, will find in

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VIEW TAKEN IN 1892.



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VIEW TAKEN IN 1893.



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INCORPORATED 1830.

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Butchers' and Drovers'

Bank,

BOWERY, NORTHWEST CORNER OF GRAND STREET,

NEW YORK.

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Surplus, - - - - - - - $250,000
Deposits, - - - - - - $2,000,000

PRESIDENT,
G. G. BRINCKERHOFF.

CASHIER,
WILLIAM H. CHASE.

ASS'T CASHIER,
ELIHU G. TUCKER.

DIRECTORS.

GEORGE W. QUINTARD,
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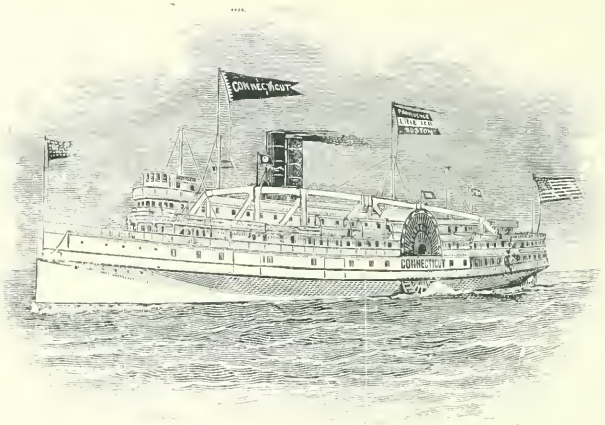
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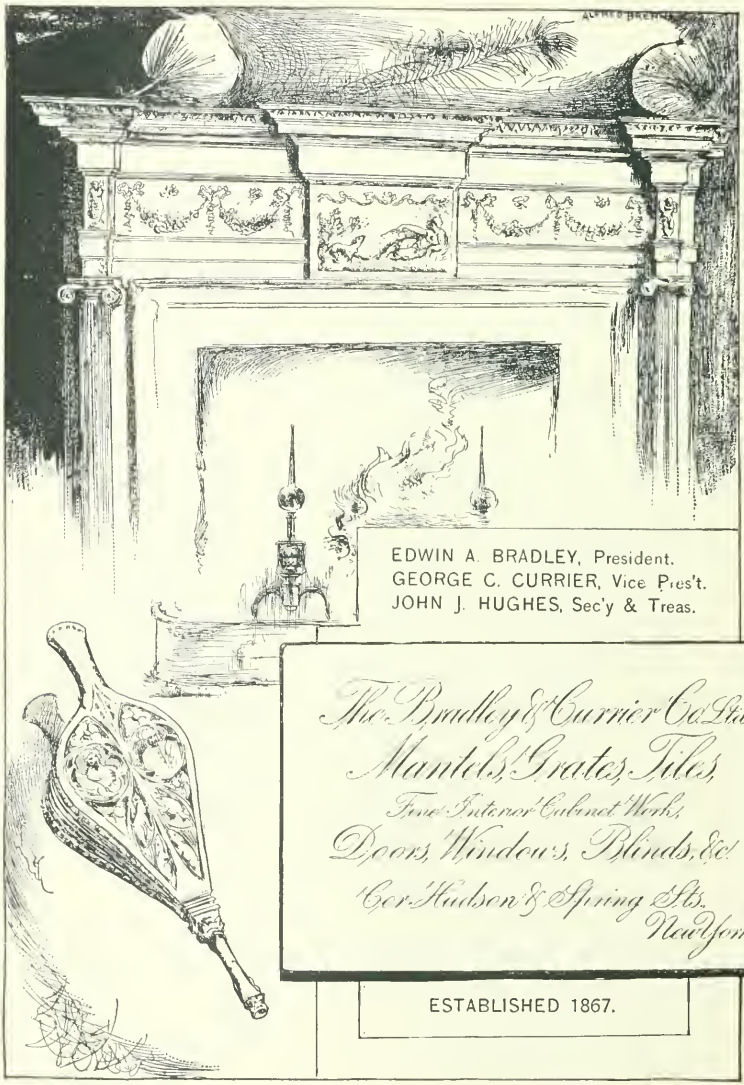
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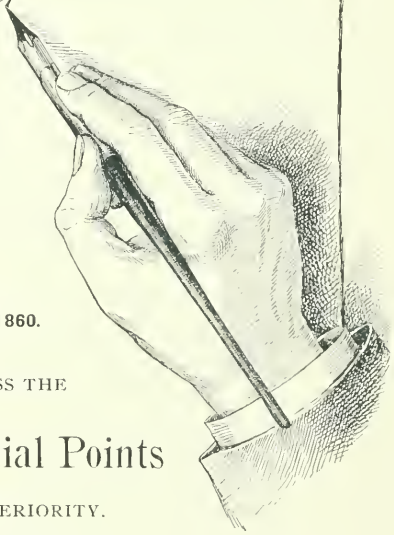
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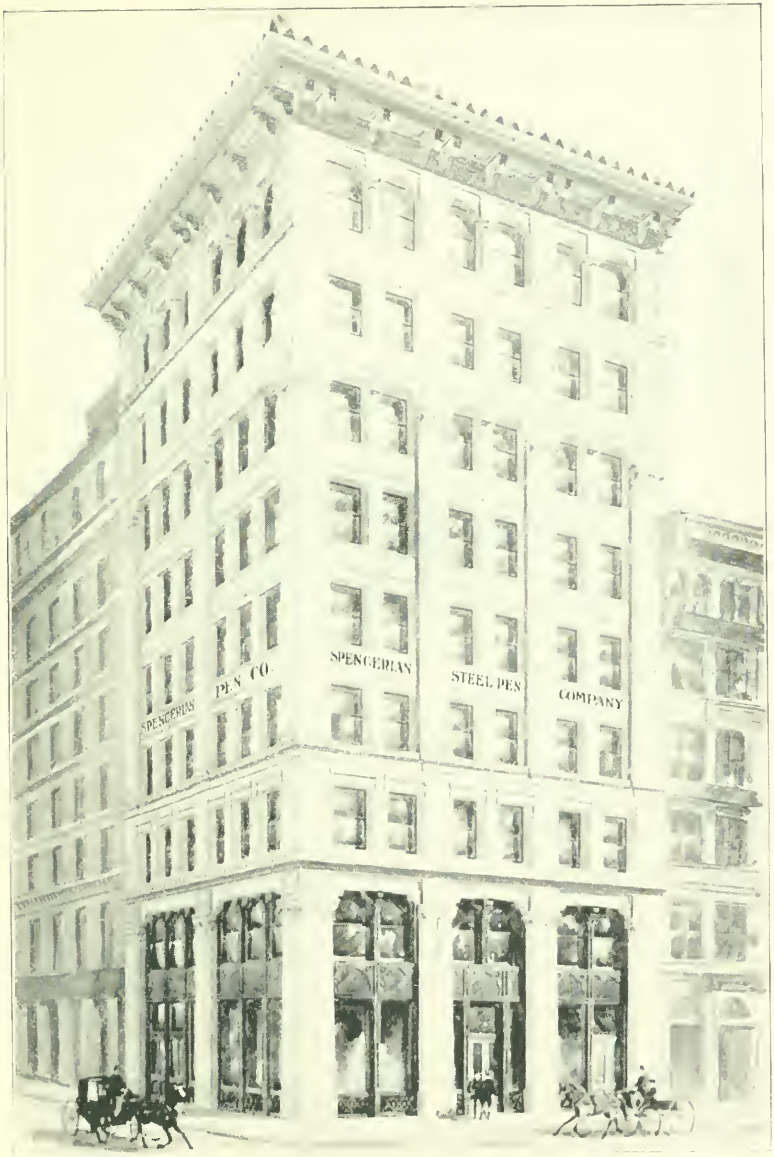
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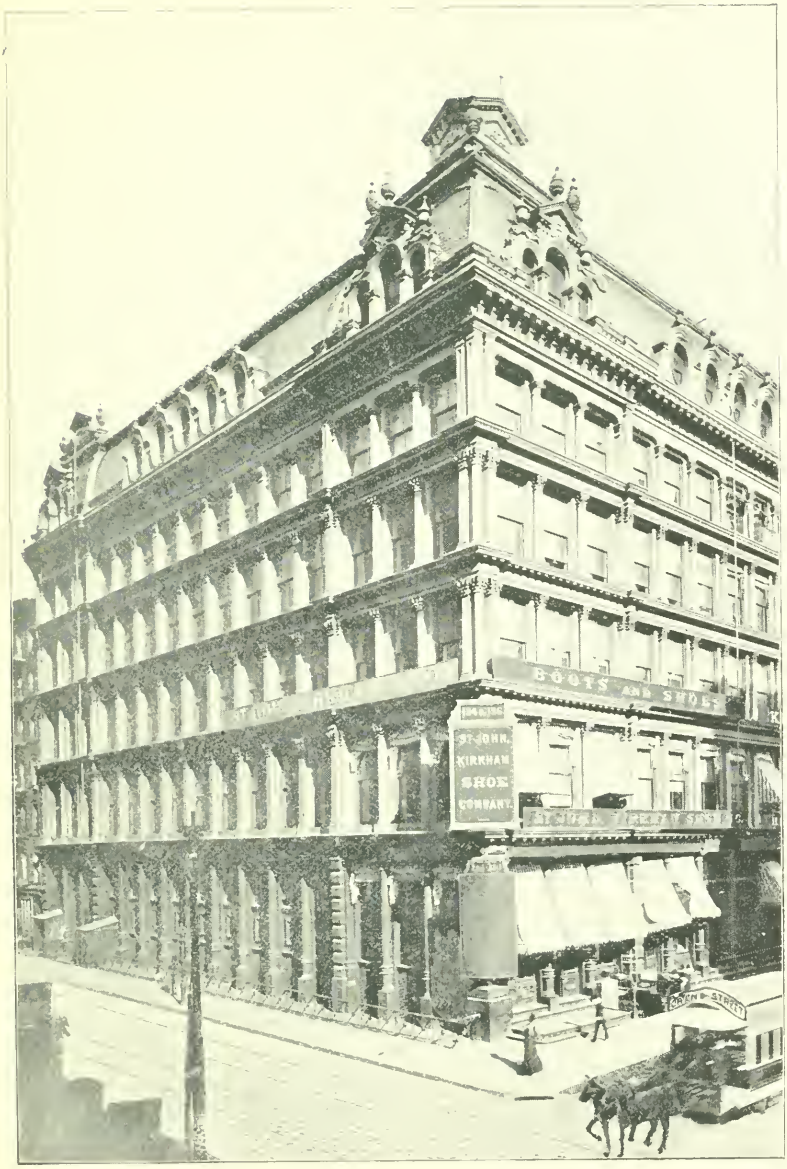
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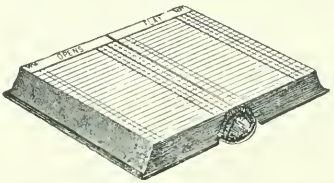
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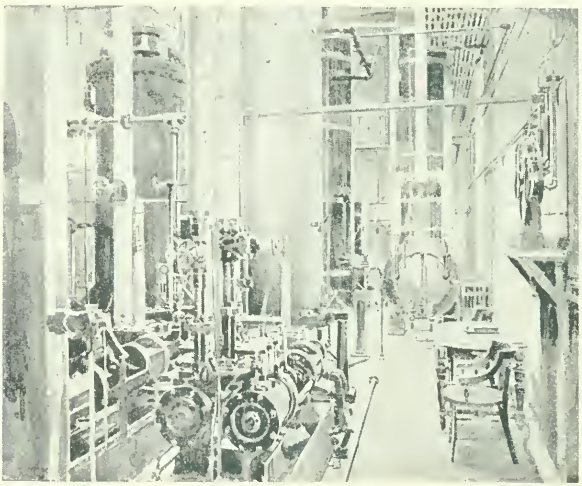
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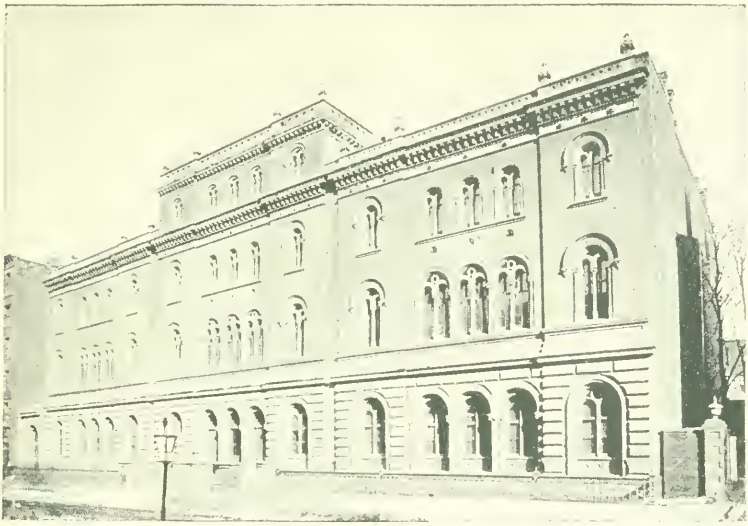
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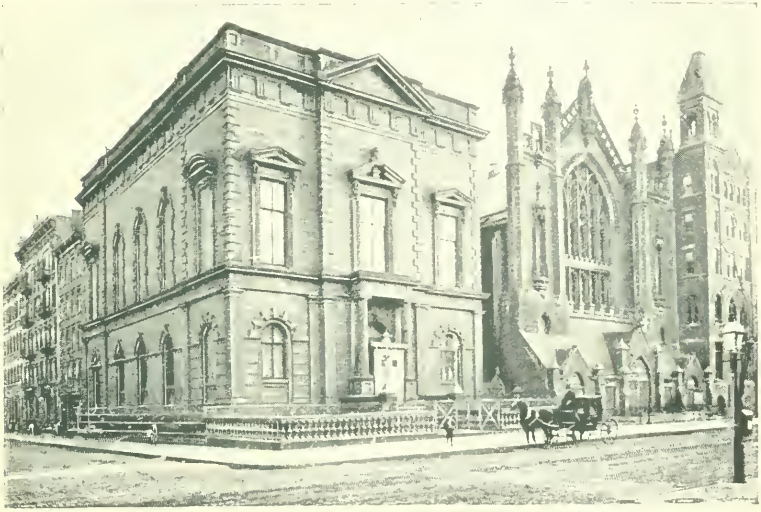
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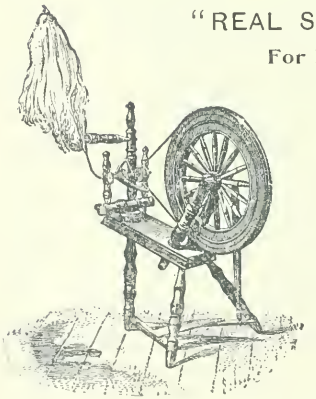
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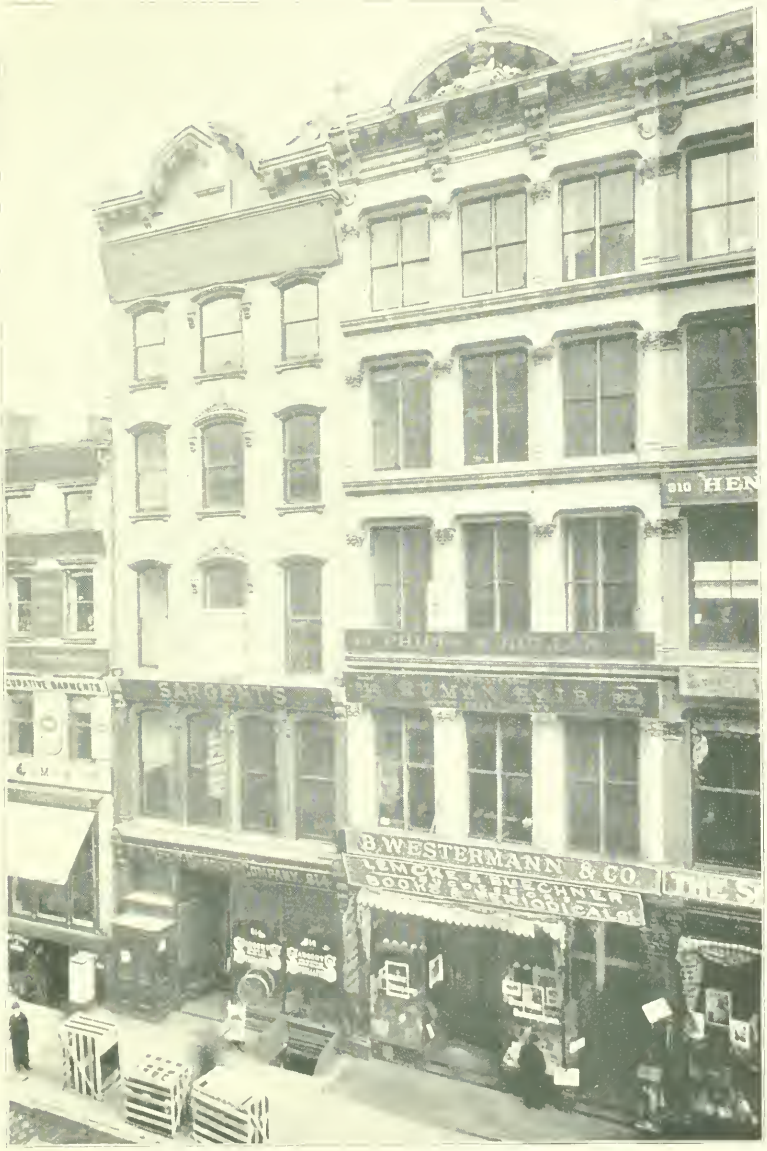
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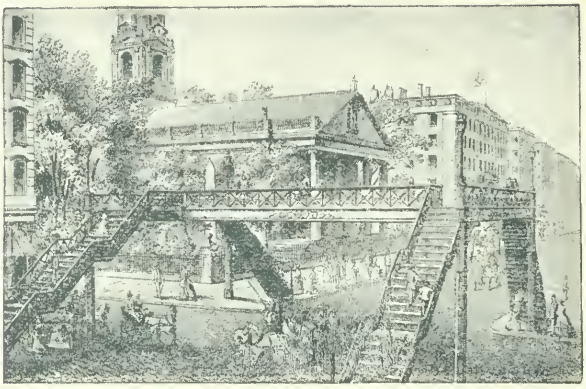
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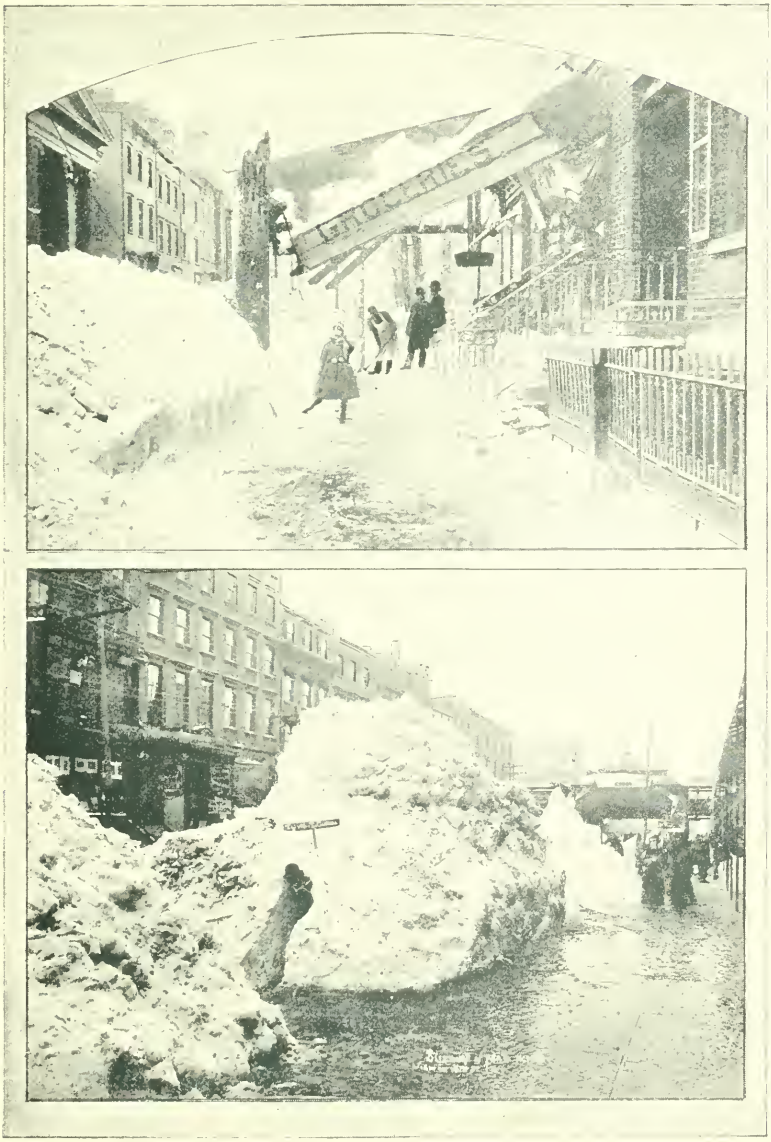
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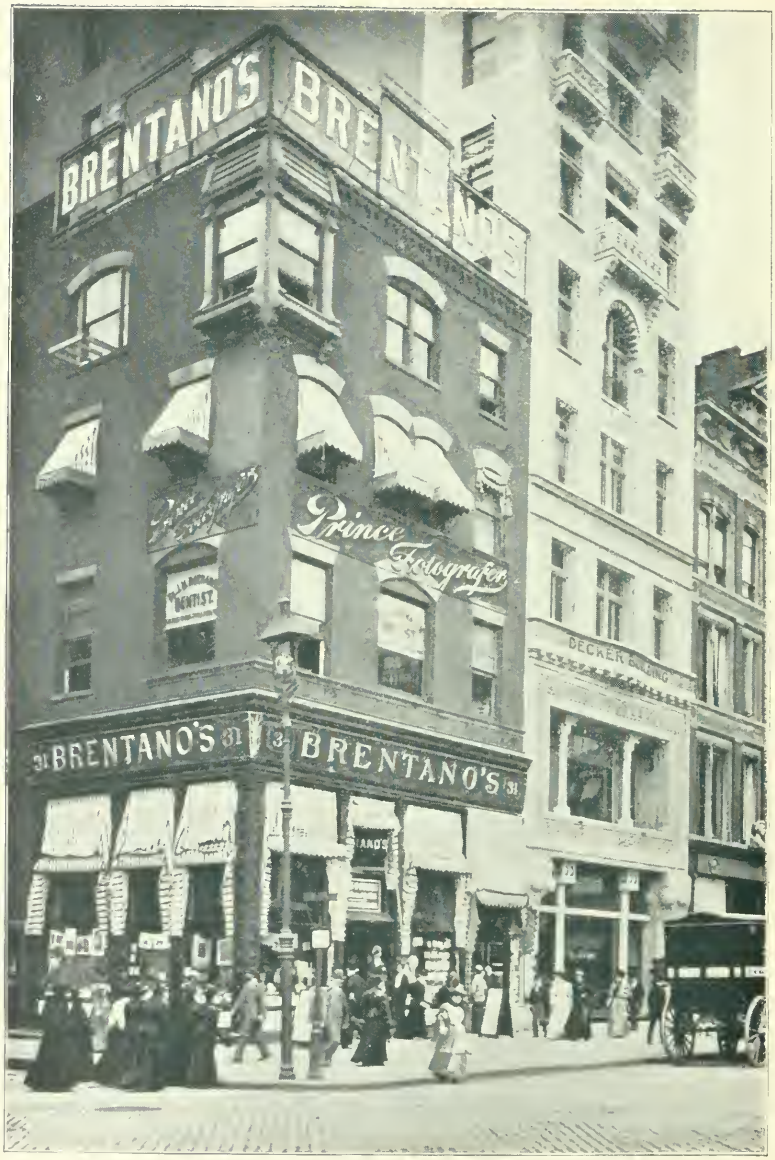
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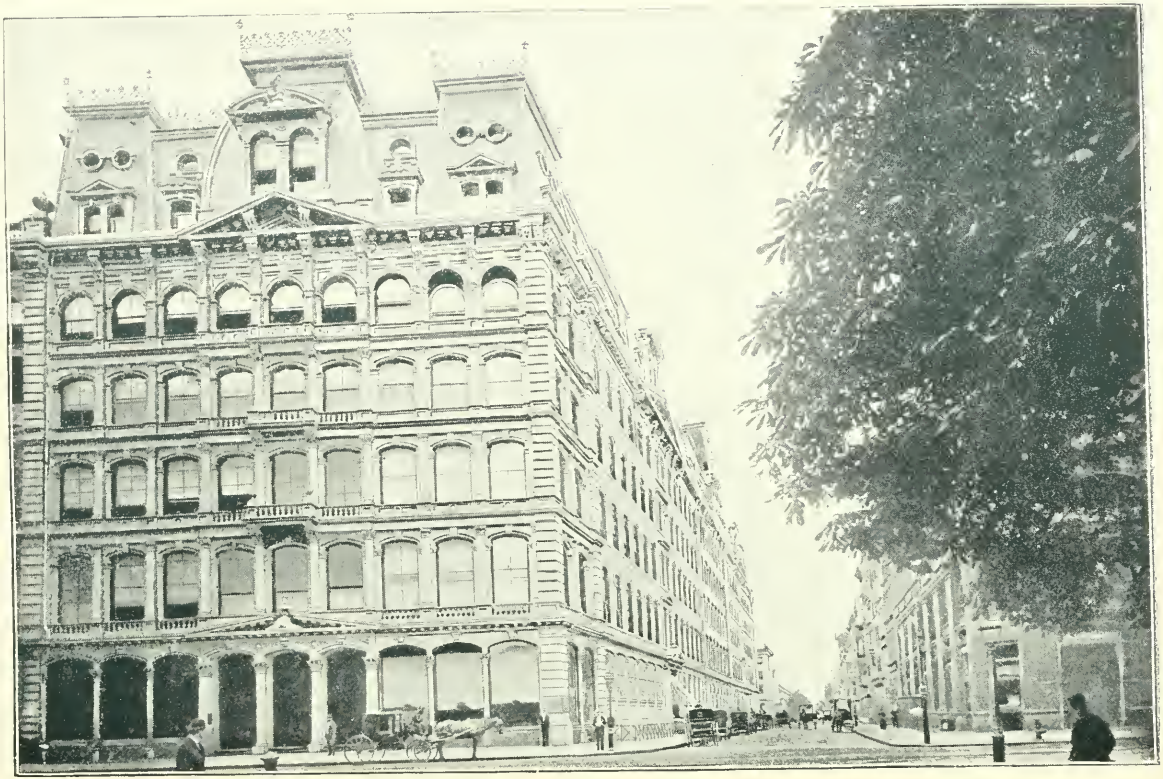


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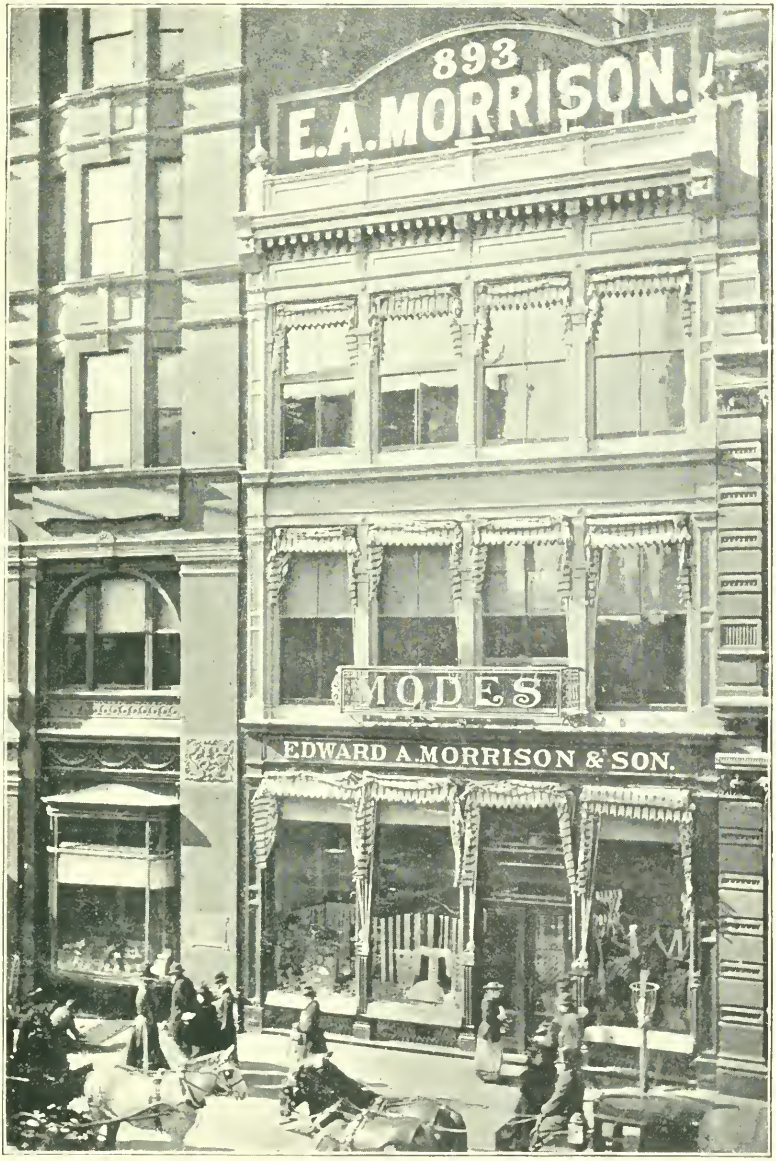
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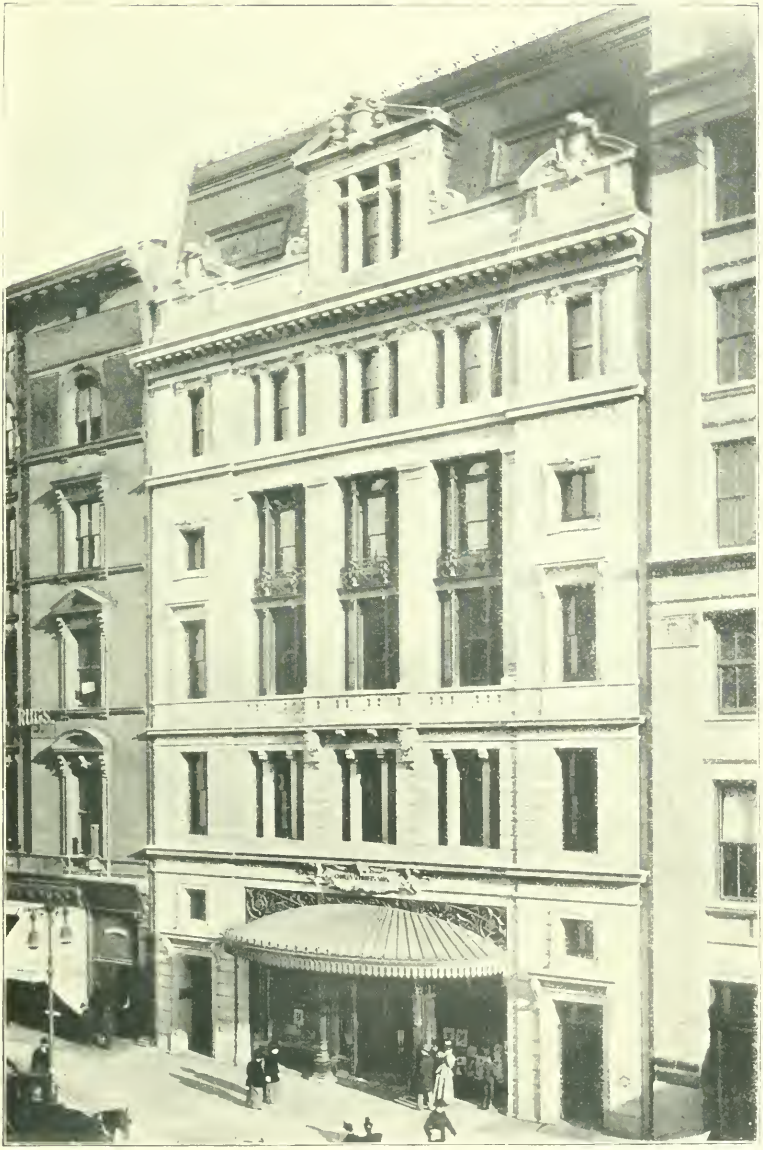
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NO other hotel in the world has ever entertained so many distinguished people as have been received at **THE FIFTH AVENUE.** Beginning with the Prince of Wales in 1860, a never-ending procession of the great men of this and other countries has marched through its corridors. Presidents of the United States, United States Senators, Congressmen, Governors, Judges, Generals, Admirals, Emperors, Princes, foreign Ambassadors, untitled men and women of renown; the list would fill a volume. During the war period the Fifth Avenue was aflame with patriotism. At every moment of popular excitement its corridors were thronged. Army and navy officers and the civil leaders congregated there, and troops to and from the front were entertained. More peaceful times witnessed other scenes. At the famous Peabody dinner there, in 1867, the movement for the nomination of Grant was started. The Emperor Dom Pedro, of Brazil, held court there. Prince Nareo, Crown Prince of Siam, was entertained in 1884; and in 1881 Prince Napoleon, son of "Plon Plon," and heir-apparent to the throne of France. President Arthur there received the Corean Embassy in 1883. The Arcadian Club gave its great reception to Charlotte Cushman on the occasion of the tragedienne's retirement from the stage. In 1883 Prince Augustine de Iturbide of Mexico, the Marquis of Lorne and the Malagasy Envoys from Madagascar were there. In the previous year came the Chinese Embassy; and in 1887 the Prince Devowongse of the Siamese royal family and four sons of the King were entertained. These are but a few names picked from hundreds equally distinguished. At the time of the Yorktown celebration, the French and the German delegations to this country fraternized there. At the Centennial of 1876, the Brooklyn Bridge opening, the one hundredth anniversary of the institution of the United States Supreme Court, the Washington Centennial in 1889, the funeral days of Grant, Arthur and Sherman, the laying of the corner stone of the Grant monument—the story is always the same, of the concentration at the Fifth Avenue of the most distinguished participants in the event, from the President and his Cabinet down. *The London Times*, in speaking of the gathering at Grant's funeral in 1885, said that it was the most noted assembly of distinguished Americans ever brought together, and the same description would apply to many another occasion there. From all this it has come that the Fifth Avenue is a sort of clearing-house for the city, the nation and the world. Everybody who wishes to keep in touch with the men of the day must frequent its corridors, and on occasions of political excitement, financial crises and startling events, it is the center of information and interest. There are other kinds of patronage to the house. Bankers and men of affairs congregate there to evolve and develop financial enterprises, and associations in many branches of production and trade hold their meetings there. And such is the size and arrangement of the house that the quiet home-like character is always maintained, removed from and undisturbed by its more public functions, and particularly agreeable to the many ladies and families who come there. Both location and management have contributed to this prosperity. The house fronts upon Madison Square, the most charming of the smaller parks of the city, at the junction of Broadway and Fifth Avenue, the two great thoroughfares. It covers eighteen city lots, more ground than any other metropolitan hotel, and is unequalled in the number and spaciousness of its corridors, halls and public rooms and the commodious character of its guest-rooms. Spread out over so much ground, there is an agreeable air of roominess in the Fifth Avenue. The second floor, with its magnificent arrangement of parlors, foyer and grand dining-room, is unequalled elsewhere. The management of the hotel (Hitchcock, Darling & Co.) has not changed since it was opened in 1859. The house abundantly deserves the praise which James T. Fields once recorded as having been unanimously bestowed upon it by a party of veteran travelers, of being "the best hotel in the world."



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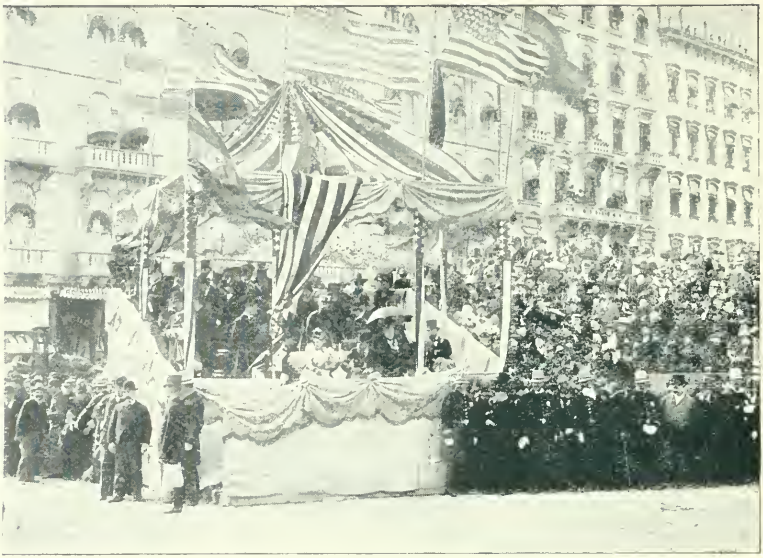
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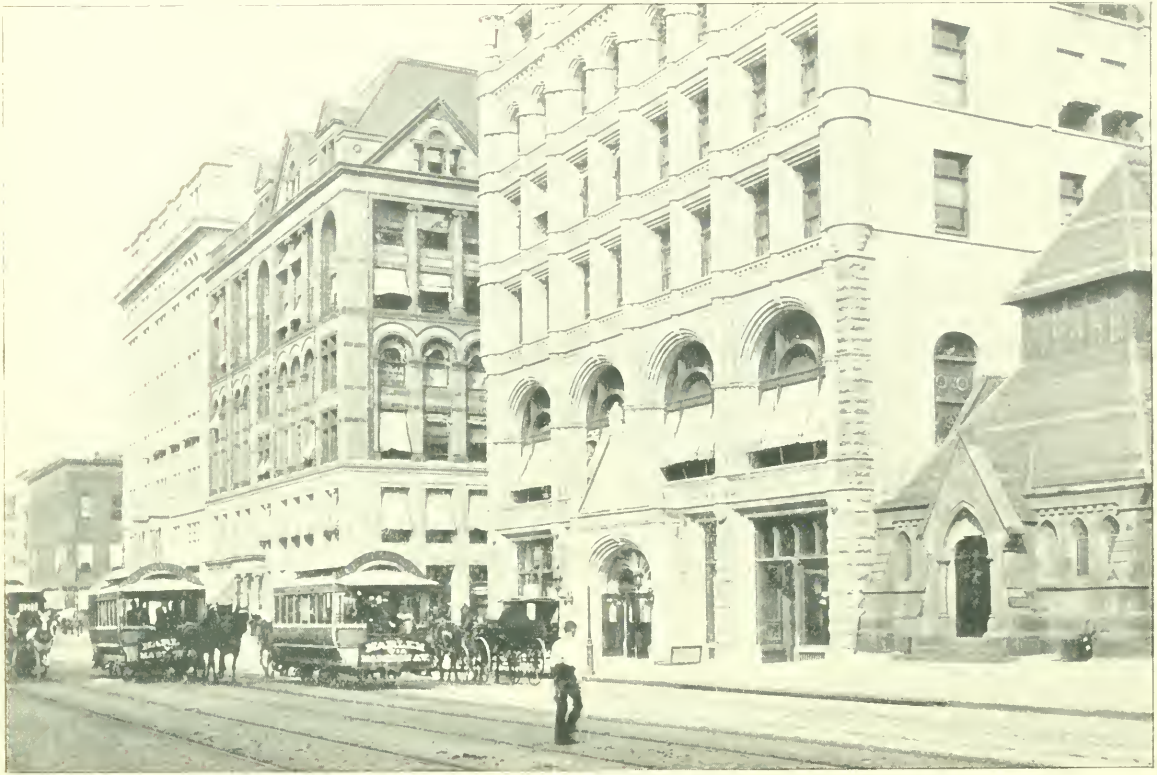
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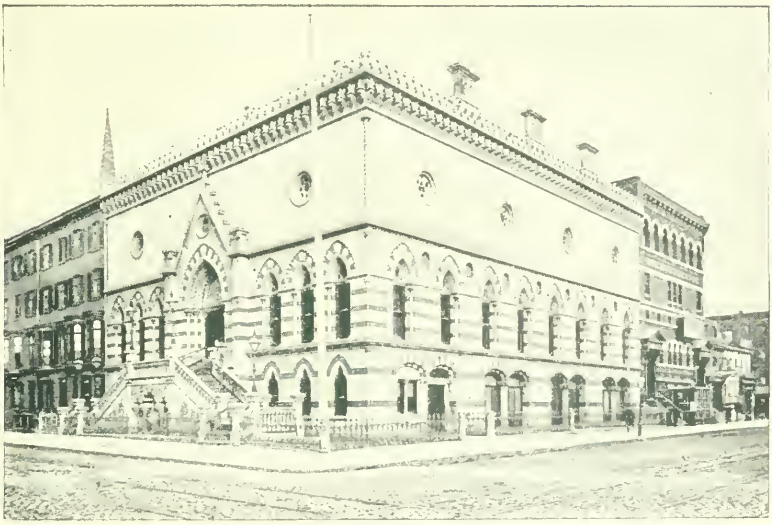
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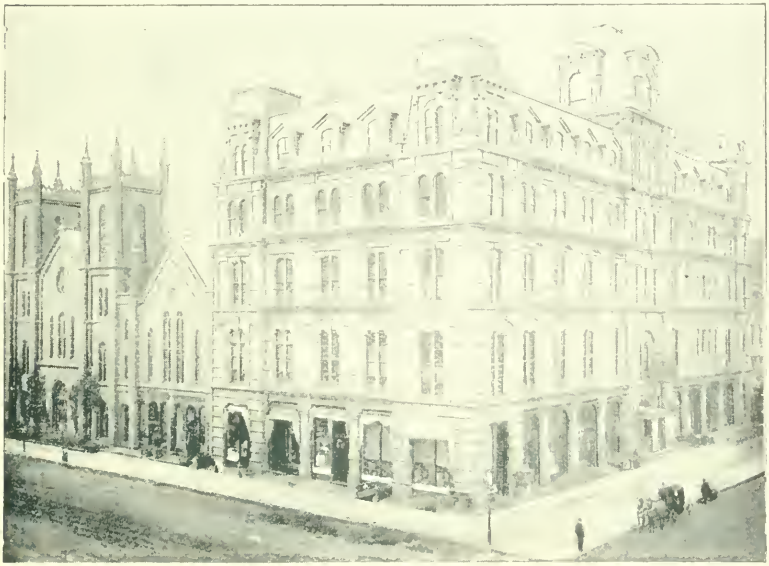
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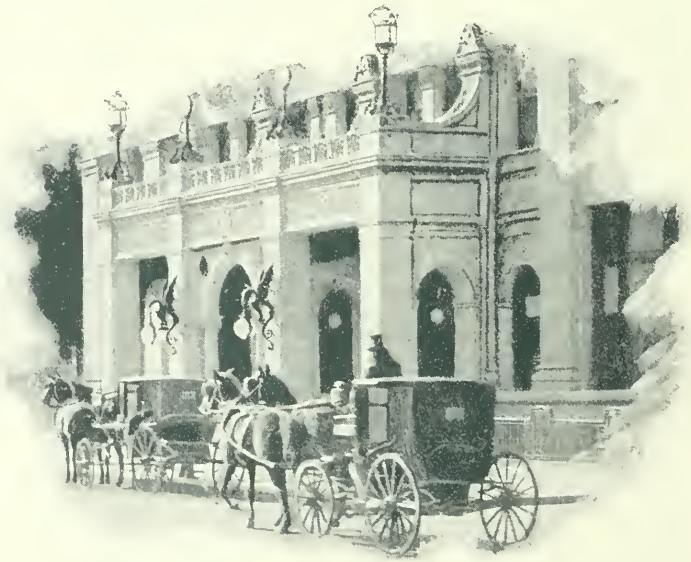
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New York Central & Hudson River R.R. Co.
New York World.
New York Tribune.
New York Sun.
Home for Aged People.
New York Life Insurance Co.
United States National Bank.
Women's Hospital.
Wells, Fargo & Co.
American Express Co.
Methodist Book Concern.
Havemeyer Sugar Refining Co.
Marvin Safe Co.
Bloomingdale Brothers.
Austin, Nichols & Co.
American Safe Deposit Co.
Metropolitan Life Ins. Co. The beautiful white marble edifice in Madison Sq.
Enoch Morgan Son's Co.
New York Hospital.
New York Steam Co.
New York and Brooklyn Bridge Co.
New York Steam Heating and Power Co.
John Stephenson Co.
John Downey.
Robert & Ogden Goelet.
The Welles Building.
The Astor House.
College of Physicians and Surgeons.
Clinton Hall (the Mercantile Library).
Hotel Metropole.
The Wilks Building, Conspicuously situated at the corner of Broad and Wall Streets, and surrounded by the Stock Exchange.
Dennison Manufacturing Co.
Schermerhorn Building.
The New Wilks Building, A modern twelve-story office structure at the southwest corner of John and Nassau Streets.
Hearn & Son.
London and Lancashire Insurance Co.
Manhattan Eye and Ear Hospital.
Mutual Life Insurance Co.
Morton House.
Museum of Natural History.
R. H. Macy & Co.
National Citizens' Bank.
New York Club.
New York Homeopathic Medical College and Hospital.
New York Realty Co.
Presbyterian Hospital.
Stevens Building.
St. Luke's Hospital.
St. George Clergy House.
Sun Fire Insurance Office.
Tiffany & Co.
Union Building.
Metropolitan Hotel.



HOTEL WALDORF, GEORGE C. BOLDT, PROPRIETOR.

FIFTH AVENUE, NORTHWEST CORNER OF 33D STREET.

Chas. T. Jones

IMPORTING RETAILER

OF

KID GLOVES,

BEST PARIS MAKES,

SILK AND LISLE THREAD HOSIERY AND UNDERWEAR.



English Waterproofs, &c.

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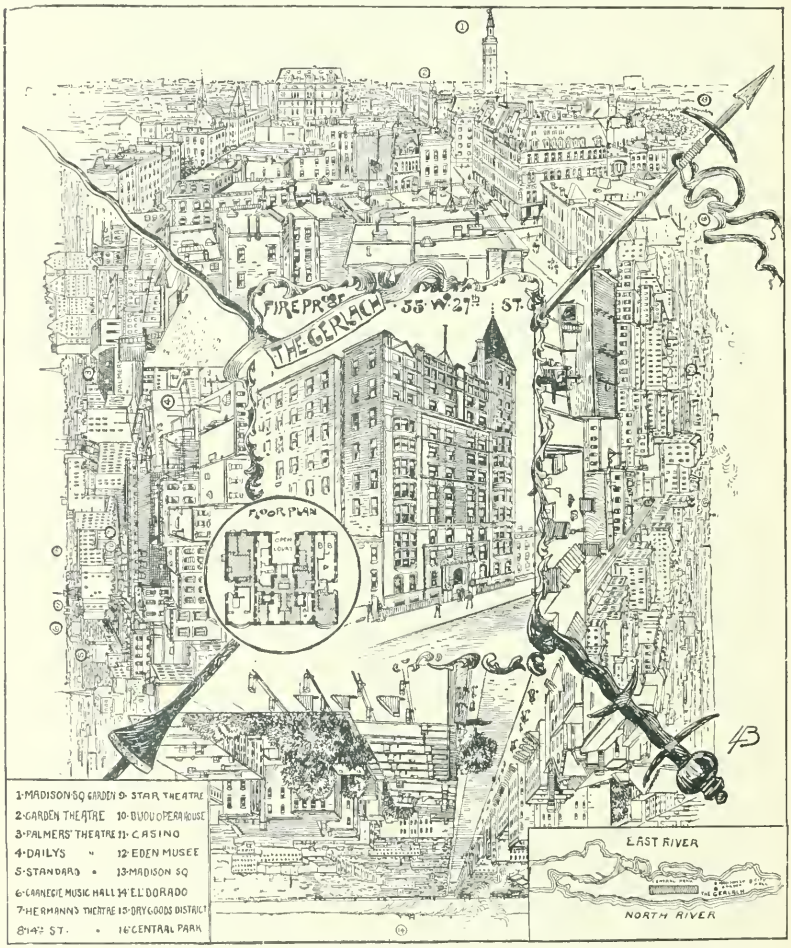
Nos. 1163 and 1165 BROADWAY,

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CHARLES T. JONES, GLOVES, HOSIERY, UNDERWEAR, ETC.

THE GERLACH—absolutely fireproof and exquisitely sumptuous. American and European plans. Permanent and transient guests. West Twenty-seventh Street, between Broadway and Sixth Avenue. Family Apartments, $800 to $2000 a year. Transient Rates, $4.00 and upwards per day on American plan: $2.00 per day and upwards on European plan.



CERLACH ROOF VIEWS, SHOWING THE SOCIAL AND COMMERCIAL CENTER OF NEW YORK.

THE GERLACH HOTEL, Nos. 49 to 55 West 27th St., just West of Broadway.

The Gerlach is an elegant structure, absolutely fireproof, furnished and equipped with every convenience that can add to the comfort and enjoyment of its guests. It offers all that is possible for luxuriousness in furnishings and delight in cuisine. It is located in the center of the social and business portion of New York. Rooms en suite or singly, with or without private bathrooms, electric lights, elevators, etc.

CHARLES A. GERLACH, PROPRIETOR.



THE GERLACH HOTEL, CHARLES A. GERLACH, PROPRIETOR.

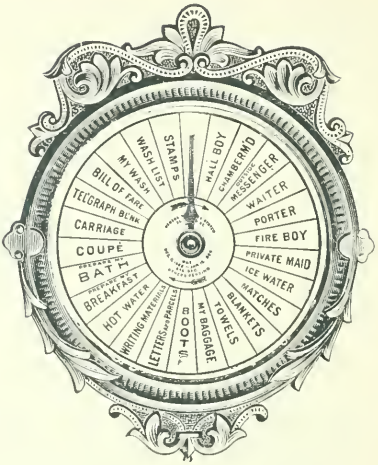
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Herzog Teleseme Co.

ELECTRIC ENGINEERS AND MANUFACTURERS

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Licensees under Patents of F. BENEDICT HERZOG, Ph.D.

Automatic Appliances for Hotel, Flat-House, Domestic, Commercial, Railway, Steamship, Telephone Adjunct, Main and Auxiliary Fire and Police Alarm, District Telegraph, Cable and Trolley Road, and all other Signaling..... Electric Clocks, Telemeters, Watchman Detector, Workman Recorder; Fire, Burglar and Thermostatic Alarms. Elevator Signal (indicating in two or more cars), Annunciators, Switch-boards, Electric Cash Registers, Salesman and Cash-boy Controllers, Bank Deposit Controllers, etc.





EQUIPPED WITH HERZOG TELESEMES NEW FURNISHINGS BY E. S. YERGASON.

IMPERIAL HOTEL, STAFFORD & WHITAKER, PROPRIETORS.

SOUTHEAST CORNER OF 32D STREET AND BROADWAY.

Union Dime Savings Institution

Chartered 1859.

BROADWAY, 32D ST. AND 6TH AVENUE,

GREELEY SQUARE, NEW YORK.

Over 57,000 depositors.

Over $13,000,000 deposits.

Over $750,000 surplus.

Open Mondays 10 to 7; Saturdays, 10 to 12; other days 10 to 3.

INTEREST FROM THE FIRST OF EACH QUARTER ON SUMS FROM $5 TO $3000.
COURTEOUS ATTENTION TO DEPOSITORS,
SPECIAL FACILITIES FOR LADIES.
THE PRINCIPAL MODERN LANGUAGES SPOKEN.
BUSINESS MAY BE DONE BY MAIL.
SEND FOR REMITTANCE CIRCULAR.
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DAVID B. SICKELS,	160 Broadway.
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UNION DIME SAVINGS INSTITUTION.



PALMER'S THEATRE.

BROADWAY, NORTHEAST CORNER OF WEST 30TH STREET.

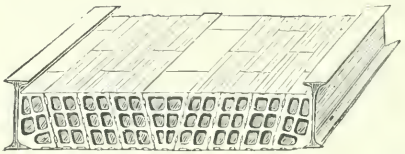


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THE "NEW YORK HERALD" BUILDING.

LORILLARD BRICK WORKS CO.



92 and 94 LIBERTY STREET

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FIRE-PROOF BUILDING MATERIAL.

HARD AND POROUS TERRA COTTA HOLLOW BLOCKS FOR ARCHES, PARTITIONS, CEILINGS AND ROOFS.

HAVERSTRAW SIZE.

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BLOOMINGDALE ASYLUM, - White Plains, N. Y.
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The above and many others FIRE-PROOFED

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METROPOLITAN OPERA HOUSE.

THE NEW
ST. CLOUD HOTEL,

BROADWAY and FORTY-SECOND STREET.

NEW YORK.

The NEW ST. CLOUD HOTEL, after a complete modernizing in every particular, including a thorough renovation and entire New Furniture, was opened to the public SEPTEMBER 20th, 1893.

A NEW FIRE-PROOF ADDITION,

One Hundred New Rooms,

Elegant Private Dining Rooms, Supper Rooms, etc.,

Opened December 1st, 1894.

THE ST. CLOUD

IS NOW MODERN IN ALL RESPECTS;
ENTIRE NEW PLUMBING;
PERFECT STEAM HEATING PLANT;
ELECTRIC LIGHT EQUIPMENT;
ICE FREEZING MACHINERY, ETC., ETC.

THE ST. CLOUD

IS CENTRALLY LOCATED, IN THE HEART OF THE THEATRE DISTRICT;
ONE-HALF BLOCK FROM 42D ST. STATION 6TH AVE. ELEVATED ROAD;
FOUR LINES OF CABLE AND HORSE CARS PASS THE HOTEL;
THREE BLOCKS FROM GRAND CENTRAL DEPOT;
FOUR BLOCKS FROM WEST SHORE DEPOT.

THE ST. CLOUD

ON THE EUROPEAN PLAN.

ROOMS, $1.00 A DAY AND UPWARDS.
ROOMS, WITH BATH, $2.50 AND UPWARDS.

N. B. BARRY, Proprietor,

For Nineteen Years proprietor of the HOTEL GLENHAM, Fifth Ave., New York.



THE ST. CLOUD HOTEL, N. B. BARRY, PROPRIETOR.

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LEWINSON & JUST,

Consulting Engineers

AND

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Ironwork for Buildings, Bridges, Roofs.

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Structural Shapes in Iron and Steel.

Engineers and Constructors of the "New Metropolitan Opera House," "The College of Pharmacy" (illustrated elsewhere in this volume) and of many other public and private edifices.



LEWINSON & JUST, CONSULTING ENGINEERS AND CONTRACTORS.

No. 128 WEST 42D STREET, SOUTH SIDE, BETWEEN BROADWAY AND SIXTH AVENUE.

Hotel Wellington

EUROPEAN AND AMERICAN PLANS

MADISON AVENUE AND 42D STREET, NEW YORK

ONE BLOCK FROM GRAND CENTRAL DEPOT

GEORGE MURRAY, PROP. ROOMS $1 AND UPWARD

Hotel Castleton

STATEN ISLAND'S PALATIAL HOTEL

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AMERICAN PLAN FACING NEW YORK HARBOR

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GEORGE MURRAY, PROP. AMERICAN PLAN

ROOMS SINGLE AND EN SUITE



THE HOTEL WELLINGTON, GEORGE MURRAY, PROPRIETOR.

Morning, Noon and Night.

YOU CAN LEAVE GRAND CENTRAL STATION, THE VERY CENTER OF THE CITY,

FOR CHICAGO, ST. LOUIS AND CINCINNATI, IN A MAGNIFICENTLY EQUIPPED TRAIN,

VIA THE NEW YORK CENTRAL, THE GREAT FOUR-TRACK TRUNK LINE.

TRAINS DEPART FROM AND ARRIVE AT GRAND CENTRAL STATION, NEW YORK,

CONNECTING THE EAST AND WEST, BY THE NEW YORK CENTRAL LINES.

CHICAGO IS ONLY 24 HOURS AWAY; CINCINNATI 22; ST. LOUIS 30.

ELEVEN THROUGH TRAINS EACH DAY, PRACTICALLY A TRAIN EVERY HOUR, VIA

"America's Greatest Railroad."



GRAND CENTRAL STATION, FORTY-SECOND STREET AND FOURTH AVENUE.

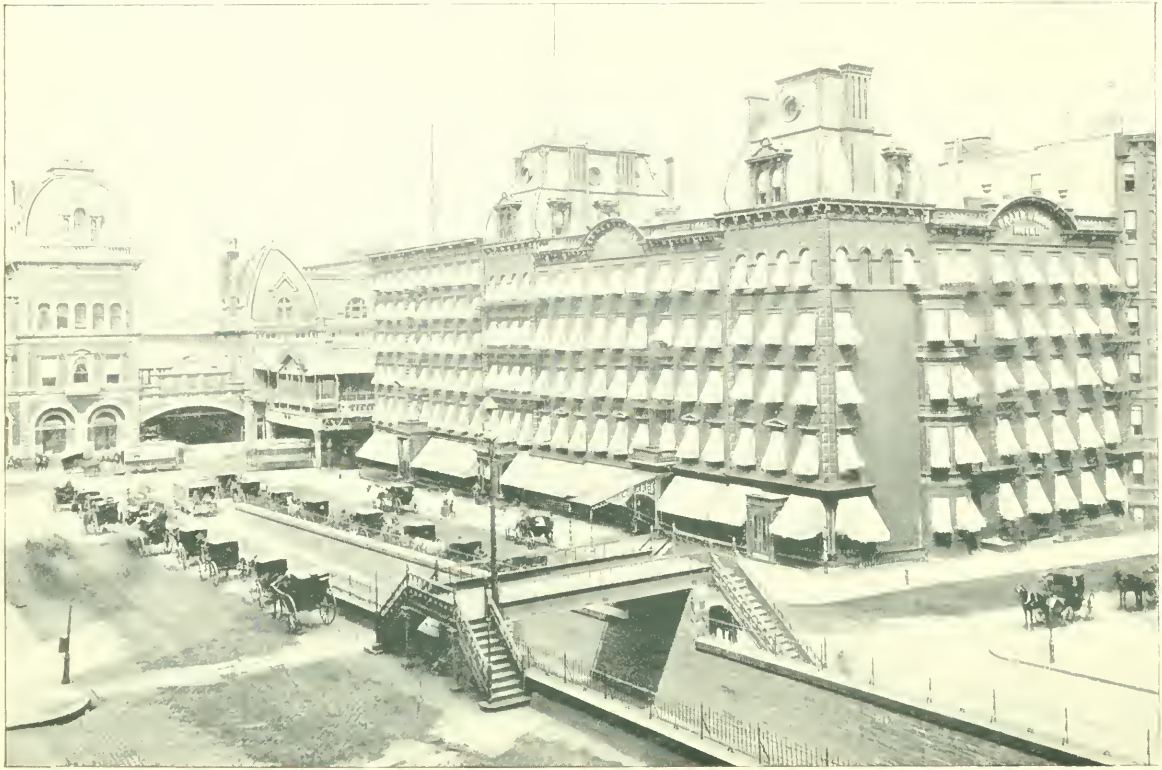
Grand Union Hotel,

OPPOSITE THE GRAND CENTRAL STATION, NEW YORK.

[Reprinted from "King's Handbook of New York City."]

The Grand Union Hotel (European Plan) is located at Fourth Avenue and 42d Street, just across the street from the Grand Central Station. It is architecturally unassuming, but it is very large, its dimensions being 200 by 135 feet. It contains over 500 sleeping-rooms, and does the largest business of any hotel in New York in respect to the number of guests entertained. The features which first strike the visitor to the hotel are its cleanliness and quaintness, and an air of home comfort which is lacking in many hotels. The walls of the public rooms are covered with paintings, mostly by American artists, of a high order of excellence. There are also a number of examples of foreign schools, purchased by the proprietors at the Paris *Salon*. One of the cafés is devoted to curious old colored prints, and another to prints relating to the early history of New York. Several large rooms on the ground floor are set apart for reading and writing, and are abundantly supplied with stationery, books, papers and illustrated periodicals. This is a popular feature with the traveling public, who appreciate having a comfortable place in which to lounge, read and write. The hotel has the reputation of being one of the most profitable in the country.

Simeon Ford, the senior proprietor, having been asked to account for the continued and growing success of the Grand Union, in spite of the building of many new and elegant hotels, said: "In the first place, we have a location which, for transient business, is unique. We are just across the street from the Grand Central Station, and travelers, instead of having to struggle with hackmen and expressmen, can step across to our house, and we deliver their baggage in their rooms in a few minutes without charge. Then, again, we have a moderate-priced house. We give a nice room for a dollar a day, but, if people want to pay more, we have handsome suites which cost four or five dollars a day. Our food is of the best quality obtainable, and well-cooked; and we don't ask enough for it to bankrupt a man. We are cranks on the subject of cleanliness. We are eternally scrubbing and mopping. Then again we are within easy distance of all the best shops and theatres. But, above all, we attribute our success to the fact that we try to take good care of our guests and make them feel at home, and we try our best to impress upon our employees that we get our living out of the traveling public, and that they are entitled to some consideration, and when our employees do not agree with us on this point we ask them to 'seek fresh fields and pastures new'."



GRAND CENTRAL STATION FOURTH AVENUE TUNNEL. GRAND UNION HOTEL

GRAND UNION HOTEL, OPPOSITE GRAND CENTRAL STATION;—FORD & CO., PROPRIETORS.

POTTIER & STYMUS CO.

High Art Furniture, Furnishings and Decorations.

Pottier & Stymus Company is one of the best known houses in their line. Their reputation is world renowned, their business extending from New York to California, and they have also had extensive dealings with patrons in Europe. The superior grades of furniture and woodwork which they manufacture have made them famous. The articles which they manufacture are made from designs of their own, the production of the most skilled artists and artisans, or from designs of architects.

Their factory and warerooms are situated at the northeast corner of Forty-first Street and Lexington Avenue, and are the most complete of their kind in the United States. The buildings are of brick and iron and completely fireproof, well-lighted and equipped with facilities that are unsurpassed for the manufacture of their high grade work. One of the chief advantages of having the warerooms and factory combined is that a personal supervision can be given by the different heads of the company to all work during its progress, from inception to finish, and they are also enabled to reduce the cost of their manufacturing to a minimum.

Among many of the richest and finest private residences in America that have been furnished by this company can be mentioned those of Henry M. Flagler, William Rockefeller, J. A. Bostwick, John D. Archbold, Wallace C. Andrews, Fred. T. Steinway, and M. C. D. Borden, of New York; George Westinghouse, Jr., of Pittsburgh and Lenox; Robert Pitcairn, of Pittsburgh; William Williams, Myron P. Brush and William G. Fargo, of Buffalo; Mark Hopkins, Leland Stanford, James Flood, Charles Crocker and Henry J. Crocker, of San Francisco; Mrs. C. H. Strong, of Erie, Pa., and Mrs. N. Willis, of Galveston, Tex.

They have also contributed greatly to the furnishing and decorating of the large hotels of New York and other cities—the Fifth Avenue, Savoy, Plaza, and Astor's magnificent new Hotel Waldorf. In the latter they furnished the celebrated State Apartments which were occupied by the Duke of Veragua in 1893; also the Renaissance, Colonial, Empire and other suites, which are regarded as the most sumptuously furnished and decorated hotel rooms on either continent. The principal part of the celebrated Ponce de Leon Hotel at St. Augustine was furnished by them, and also the grand staircase in the Royal Poinciana Hotel, Lakeworth, Florida.

The principal rooms in the President's Palace, at Chepultepec, Mexico, were furnished by this company, against competition from France and England.

The business was founded in 1856 by Auguste Pottier and William P. Stymus, and in 1871 it was merged into a corporation. The present officers are William P. Stymus, Jr., President, son of William P. Stymus, one of the founders of the original house; Frank R. Pentz, Vice-President and Treasurer; and William P. Stymus, Secretary.

There is a growing desire for individuality and distinction in decoration and furniture. A wide scope for originality and beauty in such things is offered by such a concern as Pottier & Stymus Co. It gives a much needed relief from the stereotyped designs of ready-made furniture, which is of necessity designed and made to please the great number of people. In such a case there can be no other distinct style adopted, and the result is the mongrel and commonplace production.

Just as essential as an architect in the placing and construction of the structure is the artist in the designing and manufacturing of the furnishing and decorations. In this latter field stands pre-eminent the house of Pottier & Stymus Co.



POTTIER & STYMUS COMPANY, FURNITURE, FURNISHINGS AND DECORATIONS.

LEXINGTON AVENUE, NORTHEAST CORNER 41ST STREET.

SAMUEL H. RATHBONE, President. JAMES B. STORY, Cashier.
R. A. CUNNINGHAM, Vice-President. LOUIS H. HOLLOWAY, Ass't Cashier.

Nineteenth Ward Bank

OF NEW YORK,

Third Ave. and 57th St., north-east corner.

Directors.

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JOHN F. CARROLL,
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JOSEPH J. KITTEL,
JULIEN L. MYERS,
ROBERT C. RATHBONE,
SAMUEL H. RATHBONE,
GEORGE P. SHELDON,
RICHARD K. SHELDON,
JAMES B. STORY.



NINETEENTH WARD BANK OF NEW YORK.



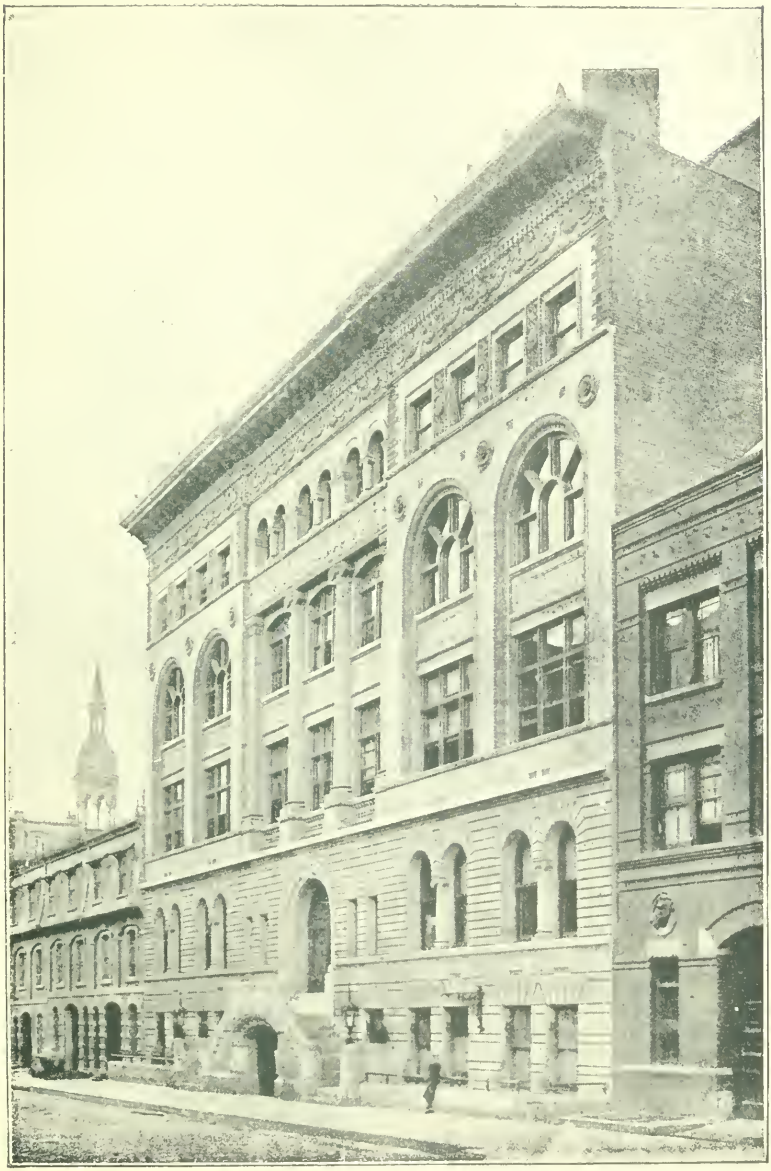
FIFTH AVENUE, NORTH FROM FORTIETH STREET.

SHOWING PORTION OF OLD RESERVOIR, HOTEL BRISTOL, TEMPLE EMANU-EL.



FIFTH AVENUE, NORTH FROM FORTY-SECOND STREET.

VIEW FROM 42D TO 46TH STREET.



THE BERKELEY SCHOOL FOR BOYS.

NO. 20 WEST 44TH STREET, SOUTH SIDE, NEAR FIFTH AVENUE.

THE WINDSOR
FIFTH AVENUE NEW YORK

HAWK & WETHERBEE

THE WINDSOR HOTEL

FIFTH AVENUE, entire block between . . .
Forty-fifth and Forty-sixth Sts. NEW YORK.

Conveniently Situated, a Model Hotel.

NEAR THE GRAND CENTRAL RAILWAY STATION, ELEVATED AND SURFACE TRAMWAYS, THEATRES, PLACES OF AMUSEMENT, CHURCHES AND CLUBS.

FITTED THROUGHOUT WITH THE LATEST APPROVED MODERN SANITARY PLUMBING. . . CUISINE AND SERVICE UNSURPASSED. . . COOL AND ATTRACTIVE IN SUMMER; COMFORTABLE AND HOMELIKE IN WINTER. ROOMS AND MEALS ON THE AMERICAN AND EUROPEAN PLANS. . . .

Stages, when desired, will meet all steamers and convey passengers and luggage direct to the hotel at moderate charges. Railway Tickets, Sleeping Car and Drawing-Room Car accommodations can be secured in the hotel; Cable and Telegraph Office, Russian and Turkish Baths, and every comfort and convenience for travelers. Well-lighted and ventilated Spacious Public Rooms, Corridors, Drawing-Rooms and Parlor Suites, Single or Double Rooms with or without baths.

All drinking water used in this hotel is filtered by the **Pasteur Germ Proof System** and the ice is manufactured by the Hygeia Ice Co. from Distilled Water.



WINDSOR CASTLE.



THE WINDSOR HOTEL; HAWK & WETHERBEE, PROPRIETORS.



FIFTH AVENUE, NORTH OF FORTY-FOURTH STREET.

VIEW TAKEN IN 1901.

629



THE BELGRAVIA; FIRE-PROOF APARTMENT HOUSE.

FIFTH AVENUE, NORTHEAST CORNER OF 49TH STREET. PROPERTY OF THE KEMP ESTATE.



THE KEMP FIRE-PROOF APARTMENT HOUSE ON FIFTH AVENUE.

NOS. 615 AND 617 FIFTH AVENUE, EAST SIDE, BETWEEN 49TH AND 50TH STREETS.



ST. PATRICK'S CATHEDRAL.

THE BUCKINGHAM HOTEL;—WETHERBEE & FULLER, PROPRIETORS.



FIFTH AVENUE, WEST SIDE, FROM FIFTIETH STREET.

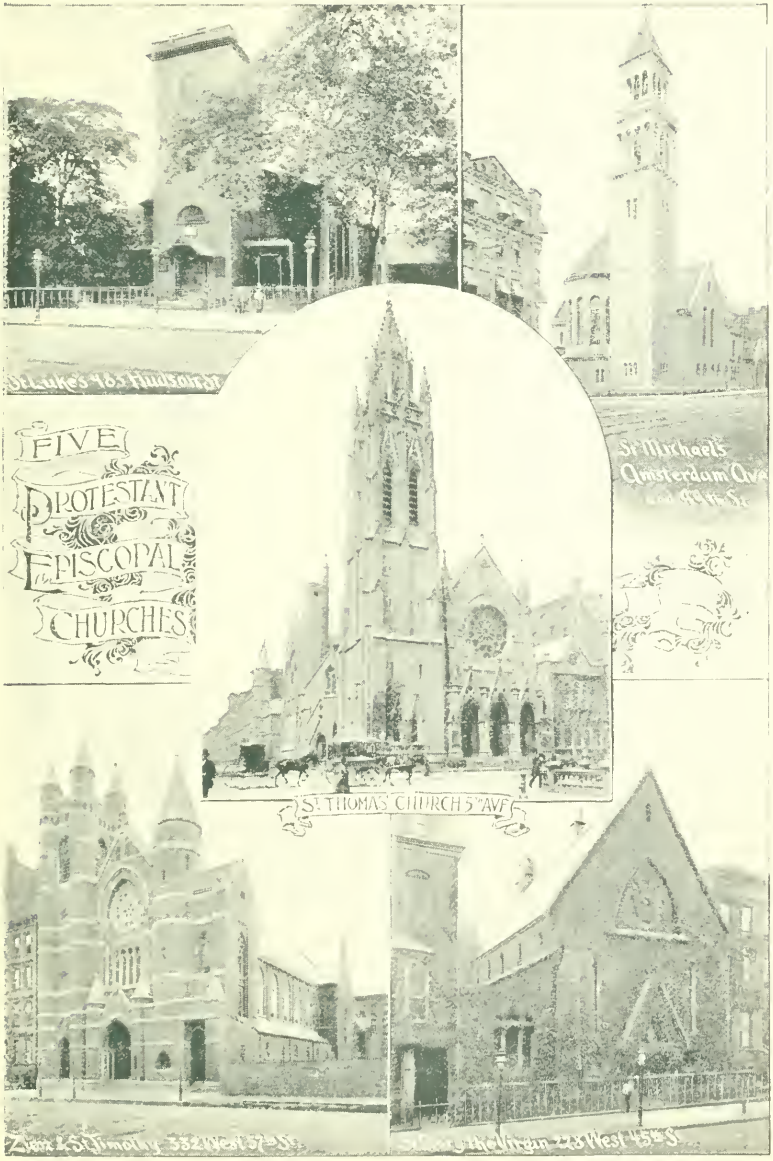


MRS. WILLIAM H. VANDERBILT. WILLIAM D. SLOANE. MRS. ELLIOTT F. SHEPARD. WILLIAM K. VANDERBILT. ST. THOMAS' CHURCH. DR. HALL'S CHURCH.

FIFTH AVENUE, WEST SIDE, NORTH FROM FIFTY-FIRST STREET.



BIRD'S-EYE VIEW OF FIFTH AVENUE.



PROTESTANT EPISCOPAL CHURCH EDIFICES.

ST. LUKE'S. ST. MICHAEL'S. ST. THOMAS' ZION AND ST. TIMOTHY. ST. MARY THE VIRGIN.

MISS BROWN'S SCHOOL FOR GIRLS

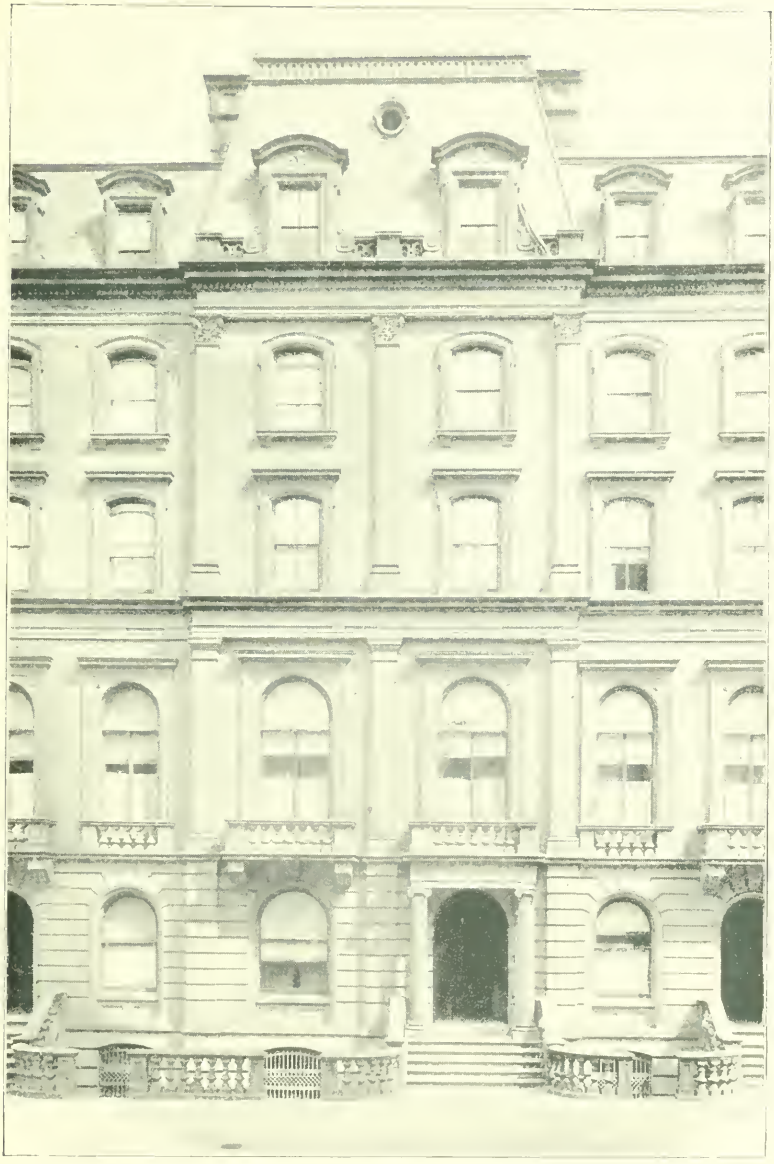
Located at 713, 715 and 717 Fifth Avenue,

BETWEEN 55TH AND 56TH STREETS.

It is conducted by Miss Annie Brown, a graduate of Vassar, and one of the most capable educators in this field of work. In all the improved methods of education and the demands of a progressive period, this school stands in the front rank. Its aim is to provide thorough systematic training. There may be differences of opinion as to what subjects should be taught; there can be little question as to the requirements for good teaching in any line. Parents have the right to expect that a school should give habits of intelligent study, promptness, and accuracy of thought and speech. Every department is provided with a competent and experienced teacher, possessing the highest grade of qualifications. In that of modern languages six native instructors are employed and five in the college preparatory course. There are twenty-five instructors in all, at the head of whom presides Miss Brown.

Three courses of study are open: the regular course to graduation, the preparatory course to Vassar, Radcliffe, Barnard, Wellesley, Bryn Mawr and Smith, and the special course for those who have graduated elsewhere, or who desire to study special branches. Careful attention is given each student, and her peculiar aptitudes and tastes are studied and developed. No strict rules are made to hamper the pupil's advancement—no marks or awards given or punishments inflicted—but each is made to feel that the good name of the school rests with her to maintain. About 150 pupils are annually enrolled. They are drawn not only from New York City and its environments but from every quarter of the United States. At frequent intervals the boarders visit the Lenox Library, the Art Museum, Museum of Natural History, the Academy of Design and other museums and galleries.

Thorough work is done in the primary and preparatory departments where the pupils are day scholars who expect to complete the course. Through their consistent development Miss Brown aims at a high standard in all the advanced classes, for the strength of the school lies in the unity of the day-school.



MISS BROWN'S SCHOOL FOR GIRLS.

NOS. 713, 715 AND 717 FIFTH AVENUE, BETWEEN 55TH AND 56TH STREETS.



THE KEMP RESIDENCES. WM. C. WHITNEY. CORNELIUS VANDERBILT.

THE KEMP RESIDENCES ON FIFTH AVENUE

THE PLAZA - - -

"Model Hotel of the World"



· · · THE PLAZA · · ·

FIFTH AVE., 58TH & 59TH STS.

Main Entrance to, and fronting Central Park

NEW YORK CITY

AMERICAN AND EUROPEAN PLANS

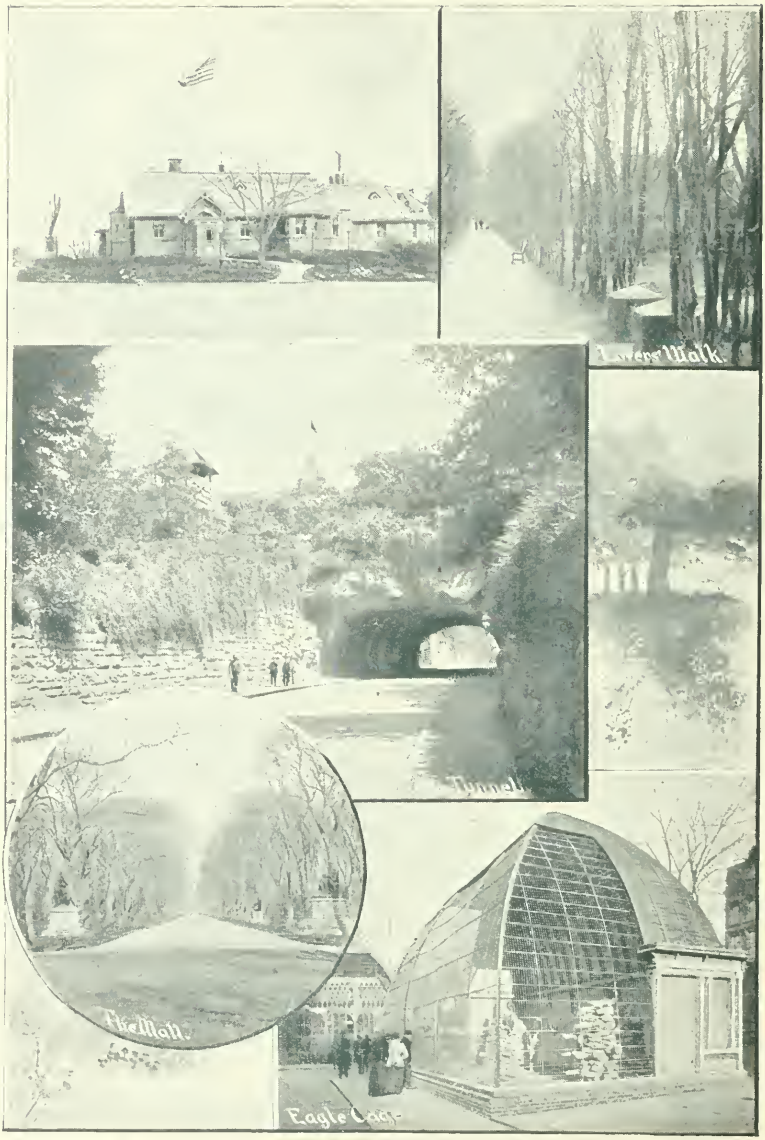
Absolutely Fire Proof

Easily accessible by all surface and elevated roads; cross-town cars pass the door, intersecting all lines

F. A. HAMMOND



THE PLAZA HOTEL, F. A. HAMMOND, PROPRIETOR.



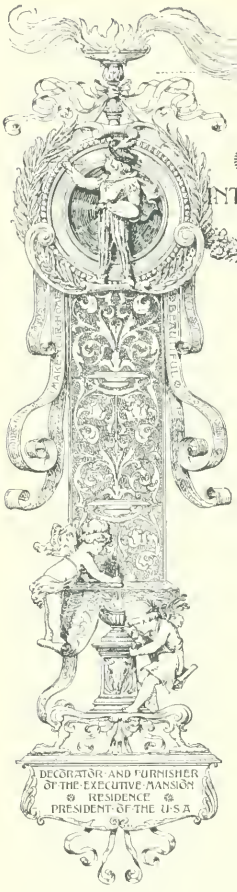
CENTRAL PARK VIEWS.

CASINO. LOVERS' WALK. ROCK TUNNEL. THE MALL. EAGLE CAGE.



HOTEL SAVOY.

FIFTH AVENUE, SOUTHEAST CORNER 59TH STREET, OPPOSITE MAIN ENTRANCE TO CENTRAL PARK.



E. S. YERGASON

INTERIOR · DECORATION · AND · FURNISHINGS

I Have Decorated and Furnished

THE EXECUTIVE MANSION,

WASHINGTON, D. C.

Also the Homes of

HON. WILLIAM WINDOM
(late Secretary U.S. Treasury)
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CAPT. GEORGE E. LEMON,
DANIEL B. CLARK,
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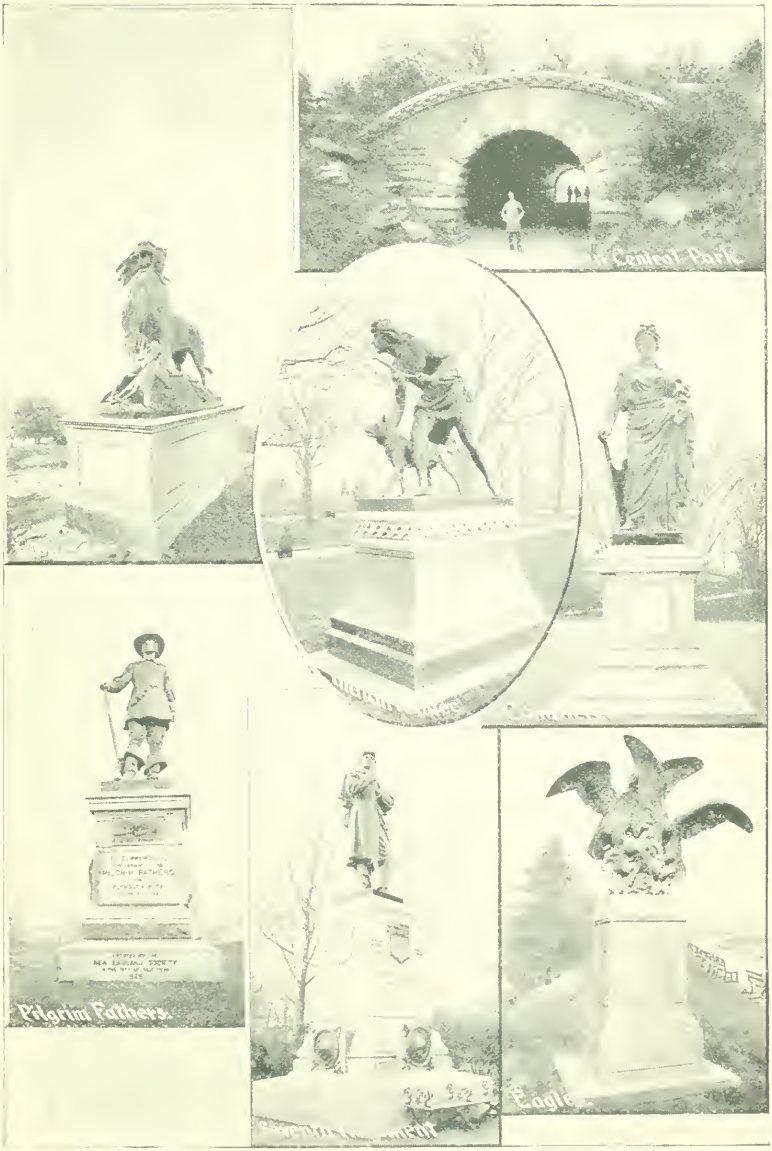


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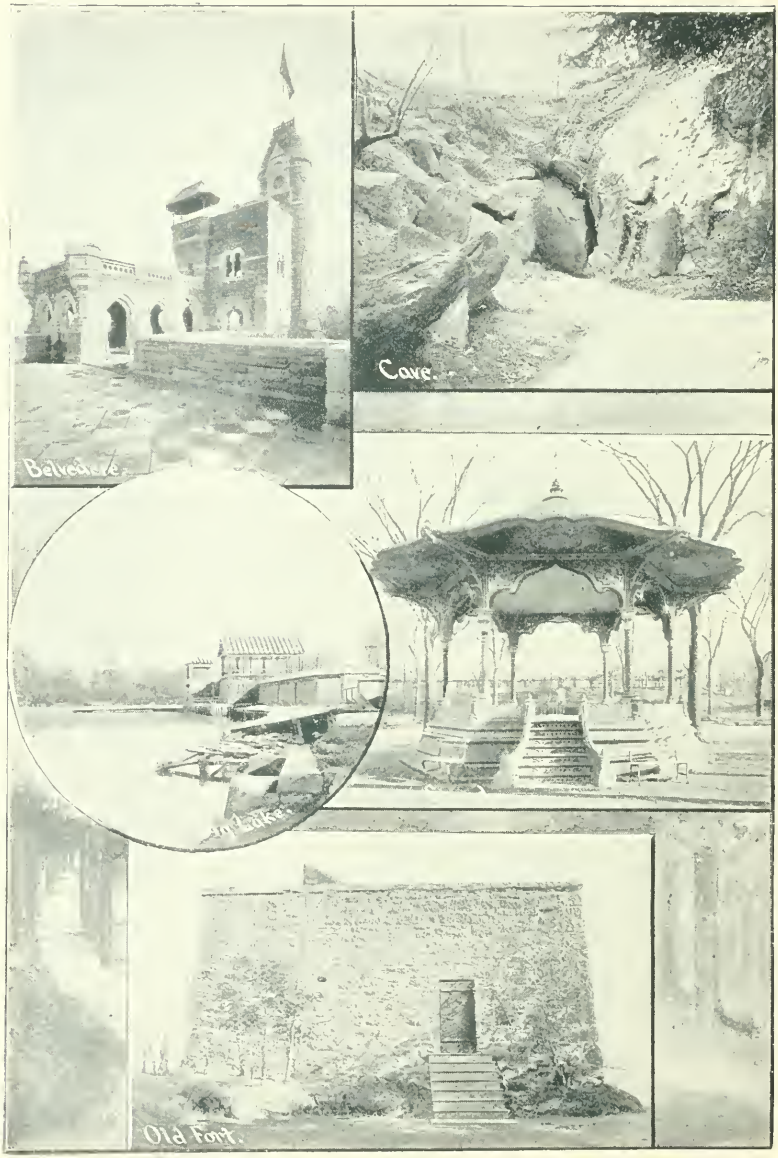
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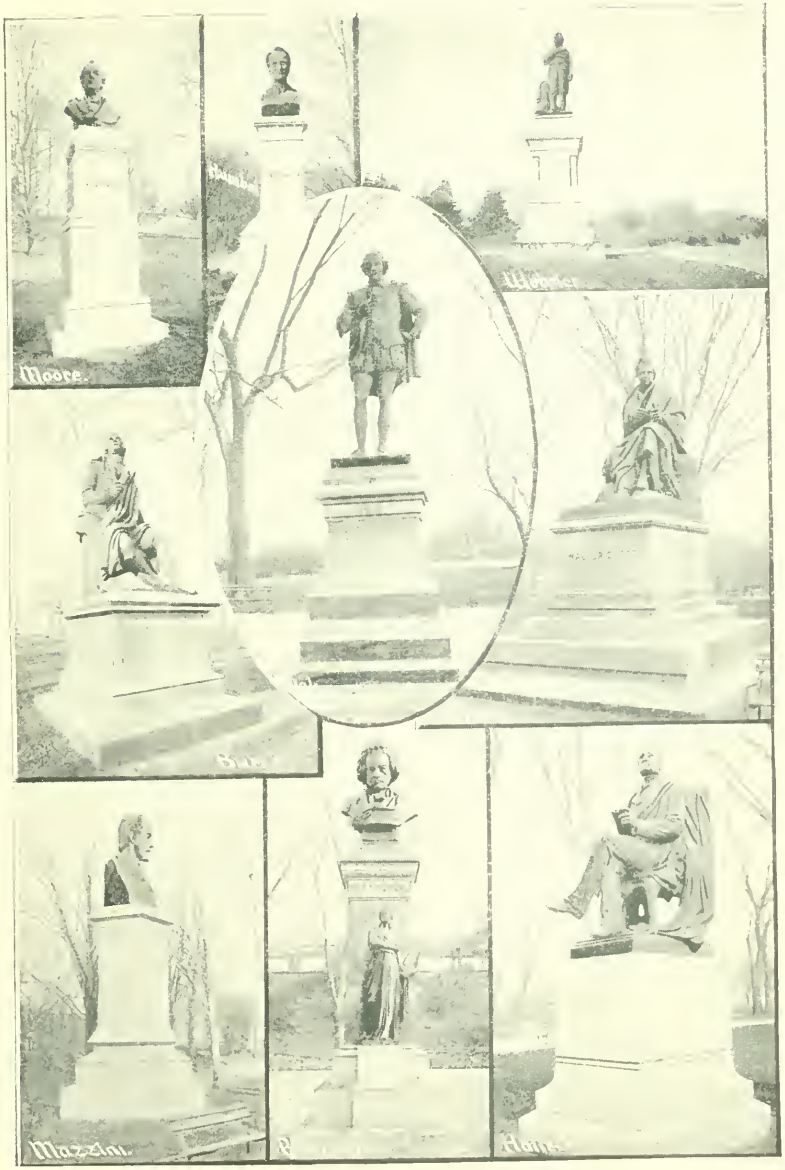
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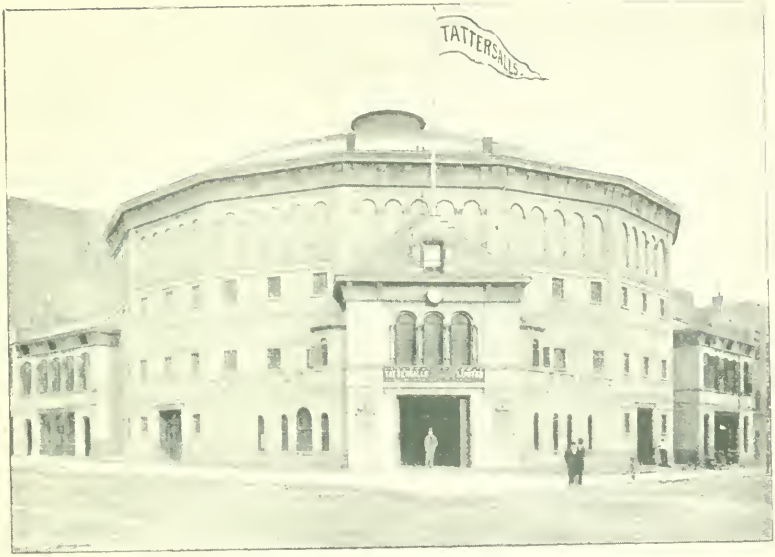
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NOTE.—*The New York Tribune* recently gave a two-column description of the newest of the grand New York Hotels—THE MARIE ANTOINETTE. Here it is only possible to reprint the headlines and a few extracts of the *Tribune's* description:

HOTEL MARIE ANTOINETTE.

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"Approaching the Hotel Marie Antoinette from the Sixty-sixth Street station of the Elevated Road, the effect produced upon the observer is that of some beautiful building from the White City of the World's Fair. The proportions of the building are such as to give the effect of height, without appearing to scrape the sky, and standing on the corner with ample frontage, both on the Boulevard and Sixty-sixth Street, it is massive and substantial.

"The *Tribune* man, as he passed through the beautiful wrought-iron gates into the main hall which led to the restaurant and dining-room on the right, and the private dining-room, ante-chamber and drawing-room on the left, was fairly at a loss where to begin his description of a unique edifice. It is obvious at a glance that the most lavish expenditure had been made to bring about a consistent application of the best art principles adapted to the conveniences and requirements of modern life.

"Take, for instance, the main dining-room. Is there just such a room in all New York, and, indeed, anywhere? A room neither too square nor too long, supported by columns of colored alabaster, heightened with gold Corinthian capitals. The color scale of the walls, modulating through successive tints of rose and crush strawberry, suitably harmonized from ceiling to floor, diffuses the brightest kind of rose-colored light suddenly relieved by the rich dark green of the portieres which shut off the street. These portieres, serving in themselves an eminently useful purpose, also suggest and introduce the contrast between the dining-room and the drawing-room, which has already been given a name—the Oak Room.

"The Oak Room of the Hotel Antoinette will long be one of the things to see in New York. Every piece is an heirloom. What would not Henry Irving give for even two or three of these old "pieces," some of them costing a small fortune, with which to stage the palace of the king in some play of Shakespeare? But, beautiful as they are, they serve a fundamental purpose. The oak room suggests the repose of home, just as the dining-room, in rose and gold, suggests the gayety of social life in this great commercial city of ours, fast becoming the greatest commercial city of the world.

"What should be said of the restaurant, which is only second to the dining-room in importance because of being somewhat smaller in size? Here the same charm of color and of light. You feel that this room is a little cosier, perhaps, than the dining-hall, but it is quite up to the standard, and that is saying a good deal. A unique feature of the restaurant, and one which gives its own character to the total effect, is the introduction of shaded electric lamps, coming up through the middle of each table, like flowers of light. The value of light, and as much light as possible, has been fully appreciated by the experienced men who have planned and carried out the Hotel Marie Antoinette."



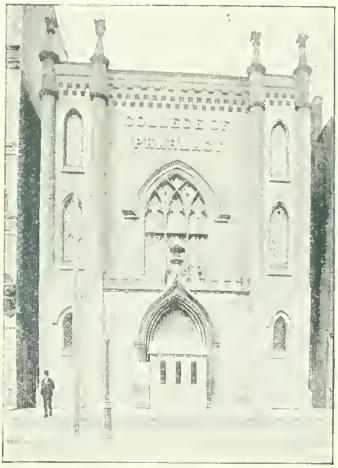
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68th STREET,

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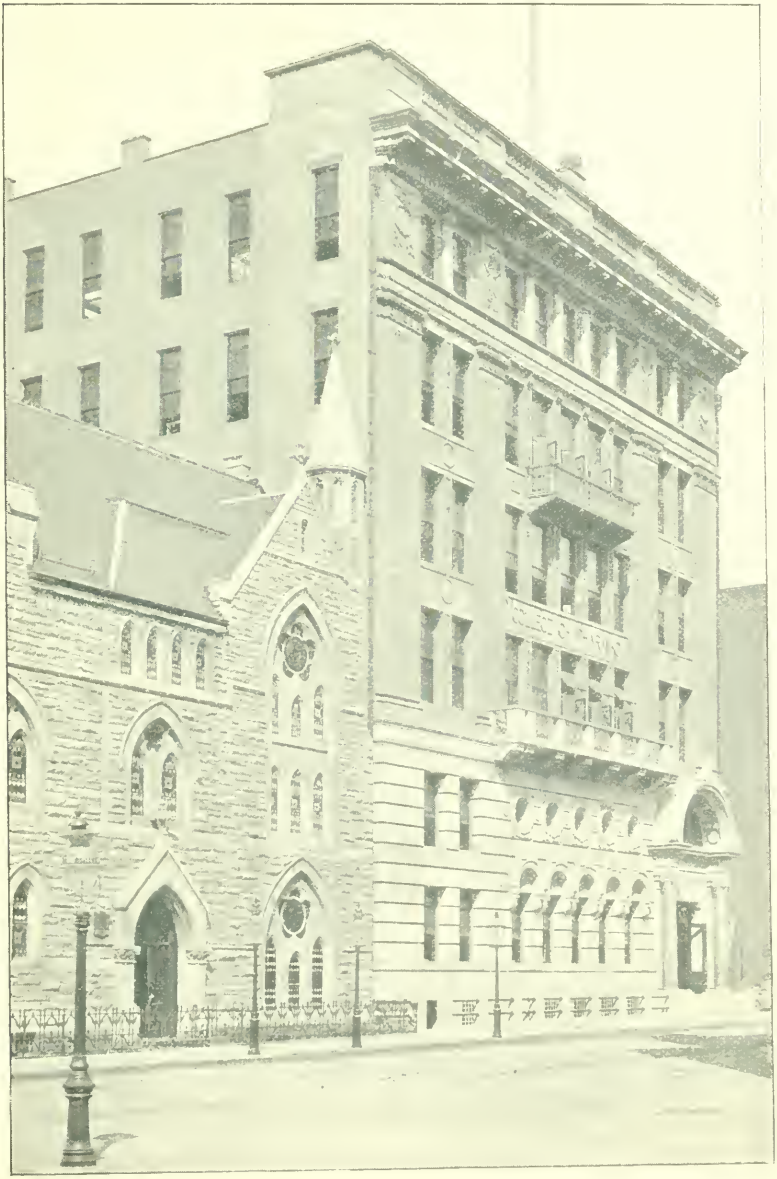


COLLEGE OF PHARMACY, 209 EAST 23D STREET (OLD BUILDING, OCCUPIED UNTIL 1894).

THIS useful institution is of interest not only for its prominence among scientific schools, but as the incentive to essential reforms in the practice of pharmacy, and in the thorough education of men to compound and dispense medicines throughout the land. The College of Pharmacy was founded in 1829 and incorporated in 1831. For many years it occupied a building in 23d Street, but in 1894 it began to occupy its present commodious, well-equipped, modern fire-proof edifice on 68th Street, near the Boulevard. It originated in modest beginnings and slowly developed through the unaided efforts of a small group of earnest New York druggists, many of whom have now passed away. It was maintained in spite of many difficulties and discouragements, and stands to-day as an enduring monument of the patience and perseverance of the founders and the liberality and ability of their successors. Years ago the application of tests in due course by a student, who has since filled the president's chair, led to the discovery of the most audacious frauds by some unprincipled importers and wholesalers, who supplied the western and southern druggists. The members, espousing the cause of pure drugs, promoted to the presidency the one who, from purely philanthropic motives, had been most active in ferreting out these frauds, and against whom the guilty parties instituted suits for his action, although he waged war solely against a flagrant abuse and not at all against individuals. During his presidency the College was actively instrumental in bringing about the beneficent law of 1848, prohibiting the importation of adulterated, deteriorated, inferior or spurious drugs. To enforce these he called the committees in 1851 that initiated the American Pharmaceutical Association, which now has 1600 members.

The principles enunciated by this College in its requirements for graduation, and in its code of ethics, have been generally adopted by other pharmaceutical bodies. It participates regularly in the decennial revision of the U. S. Pharmacopœia. In 1883 it promulgated the N. Y. and Brooklyn Formulary, which has been further elaborated to form the "National Formulary," published by the American Pharmaceutical Association. A brilliant record, especially for so modest an institution that few except those concerned know of its existence.

The officers for the current year are as follows: President, Samuel W. Fairchild; Vice-Presidents, Prof. Charles F. Chandler, George Massey and John Caswell; Treasurer, Horatio N. Fraser; Secretary, J. Niven Hegeman; and Trustees, Charles Holzhauer, Wm. M. Massey, Wm. Jay Schieffelin, Charles F. Schleussner, Henry Schmid, Samuel J. Bendiner, Theodore Louis, Thomas F. Main, Domingo Peraza, Reuben R. Smith, Hermon W. Atwood, Thomas J. Macmahan, Gustavus Ramsperger, Charles Rice, George B. Wray. The faculty comprises ten members, including four professors—Charles F. Chandler, Arthur H. Elliott, Henry H. Rusby, Virgil Coblentz—and six instructors, besides whom there are many special lecturers. The institution covers a complete course, theoretical and practical, and the lectures, quizzes and laboratory work include all the important subjects necessary or desirable for the pharmacist.



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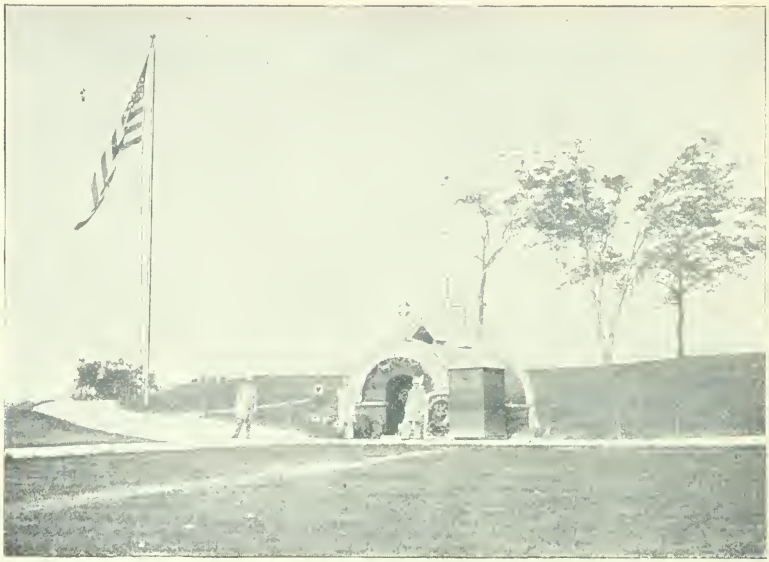
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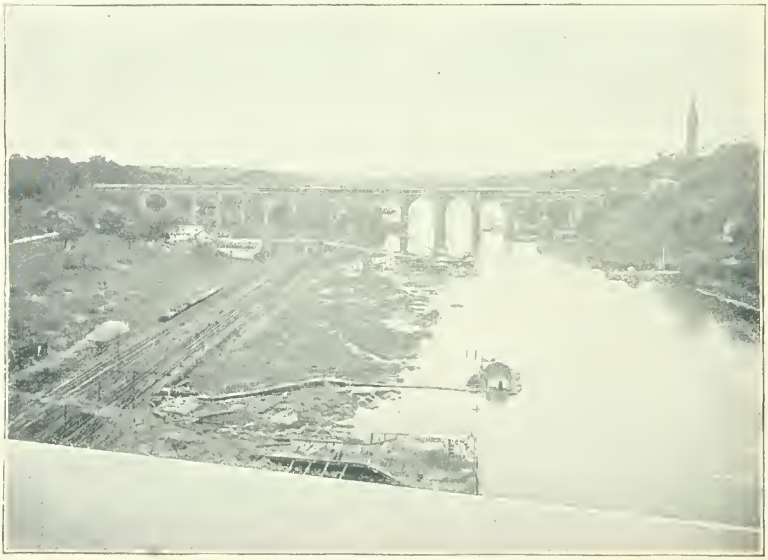


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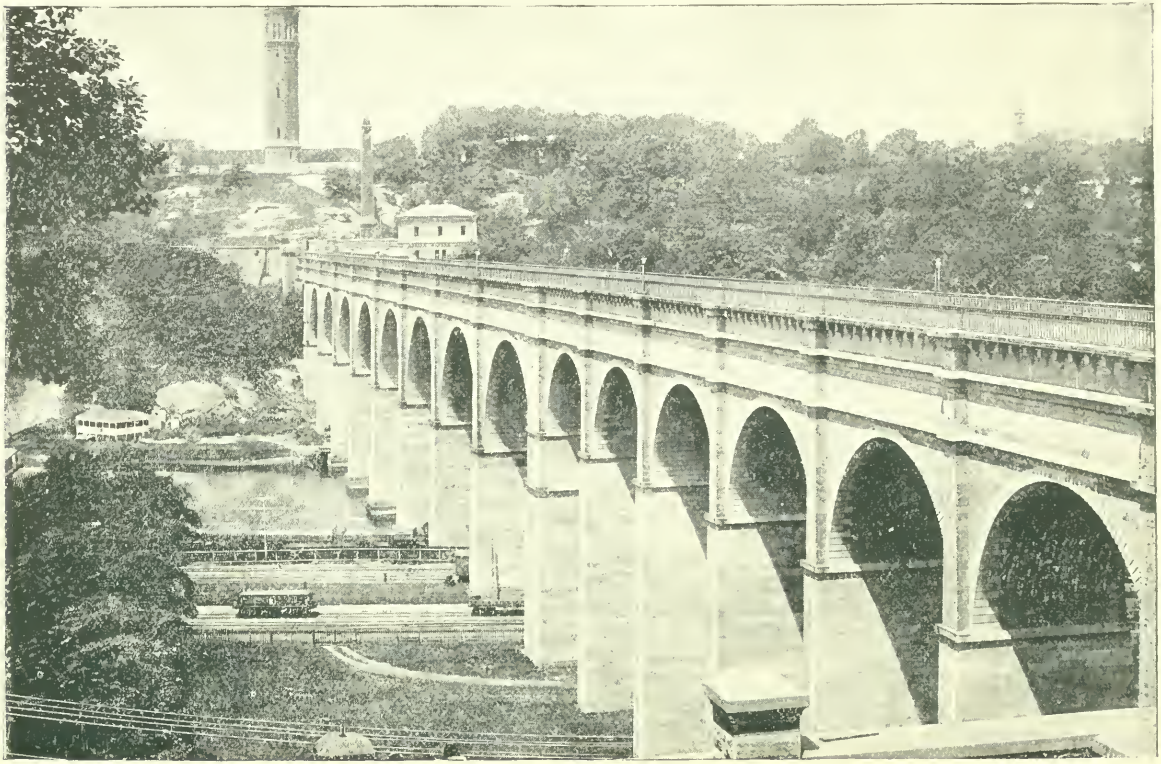


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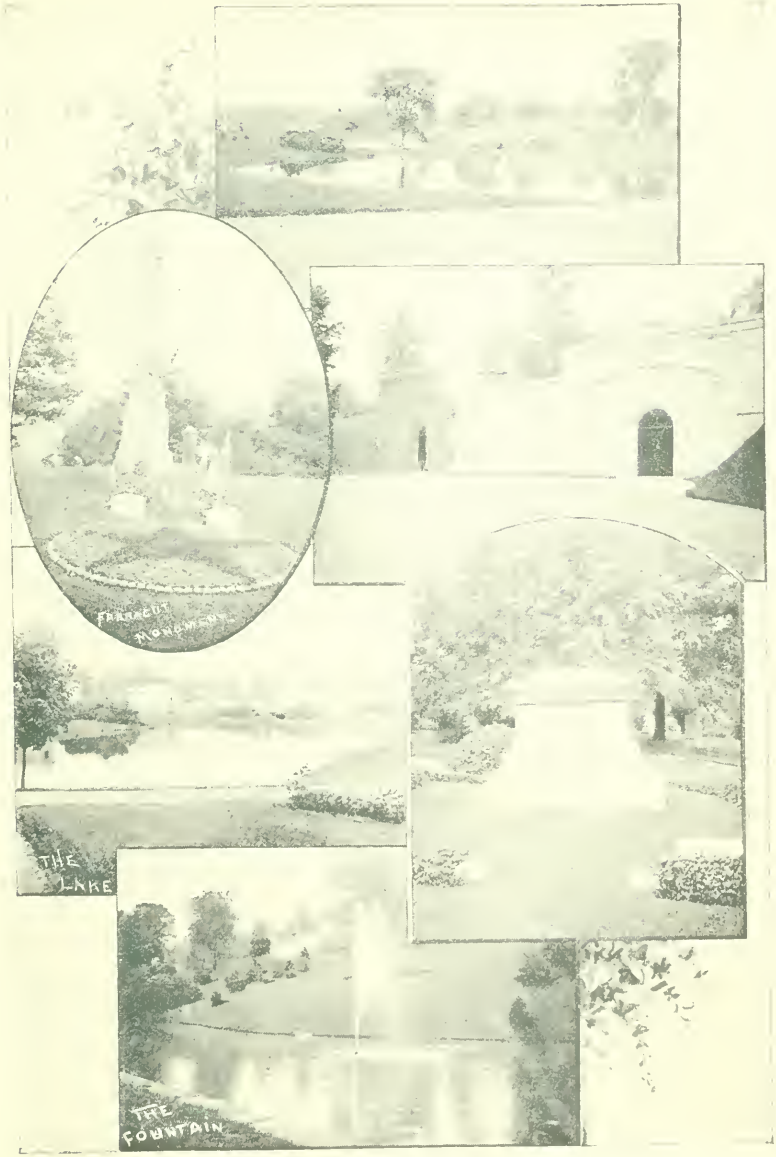
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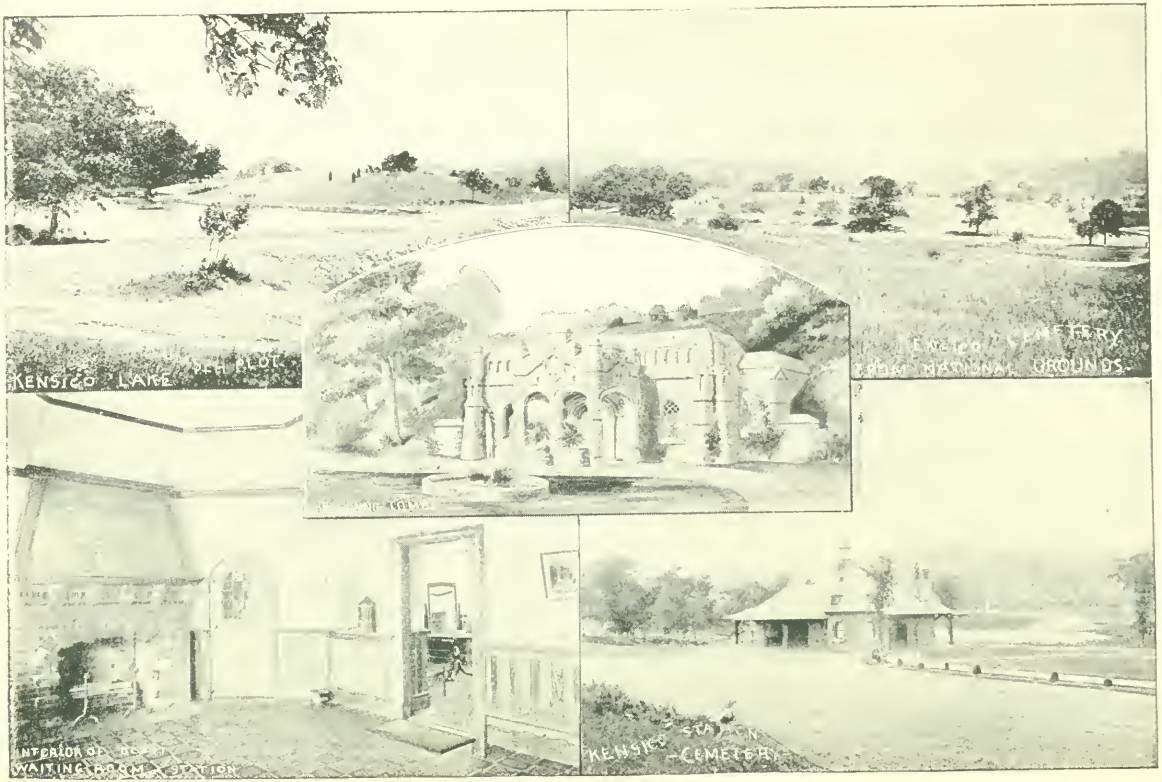
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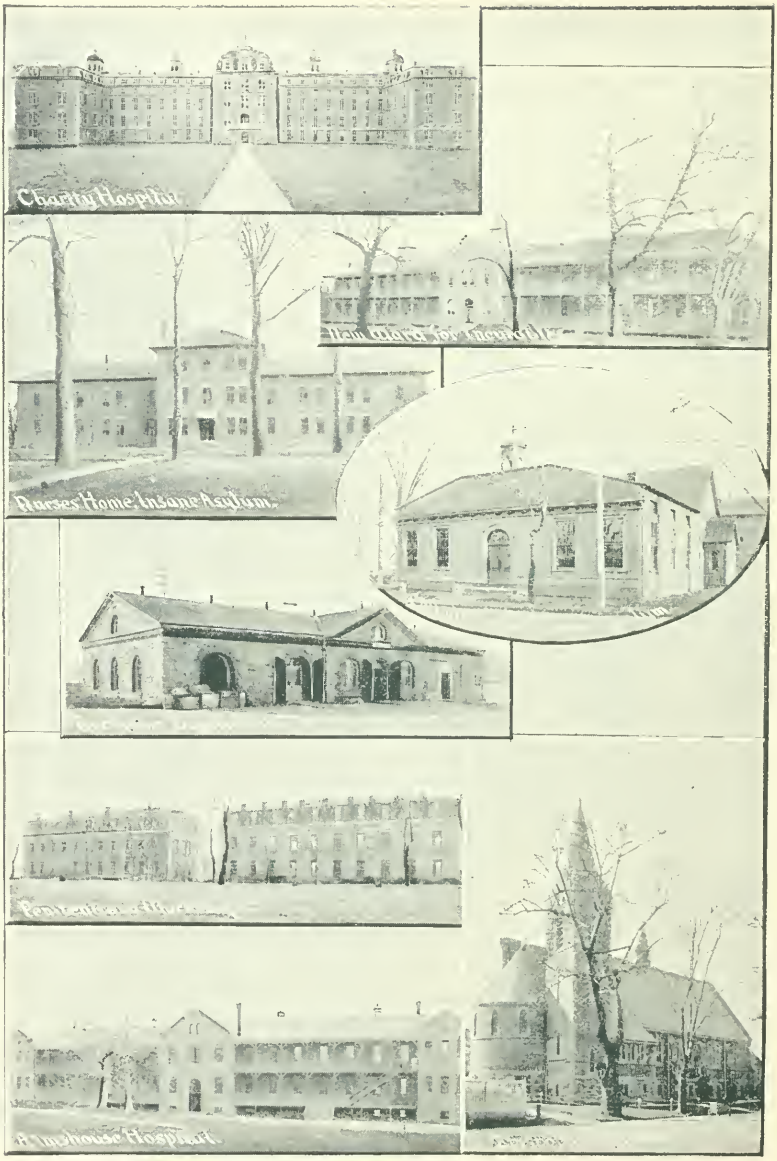
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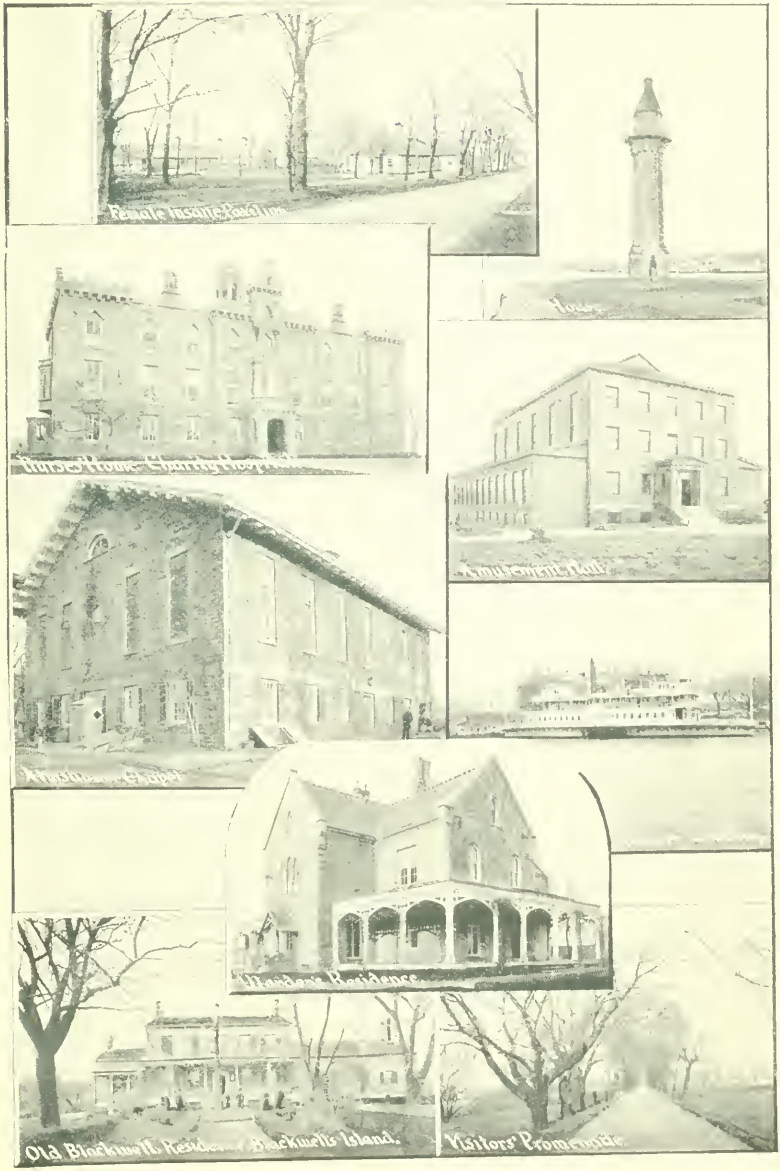


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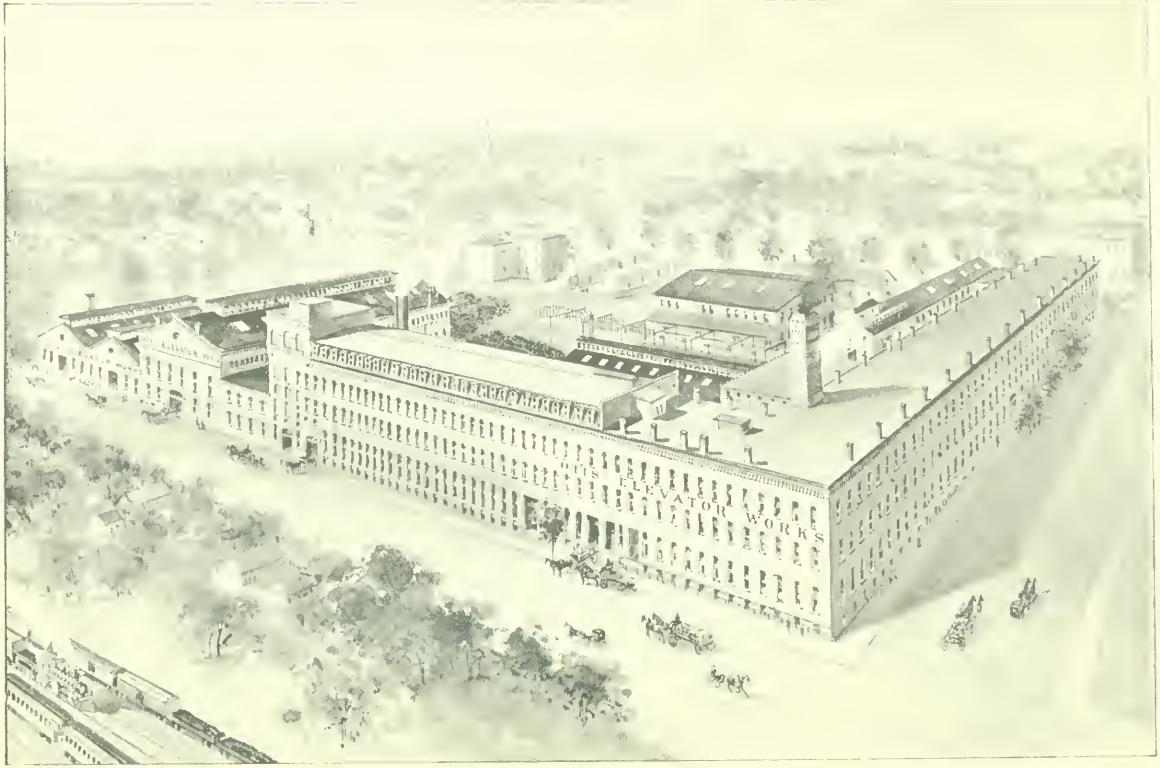
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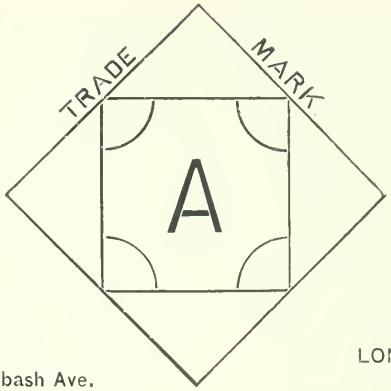
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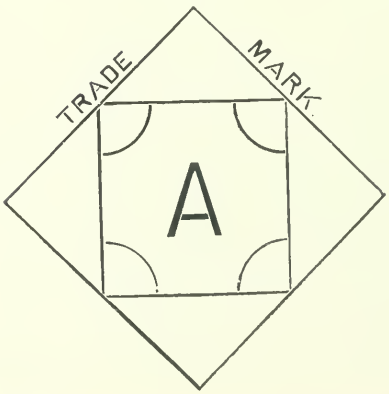
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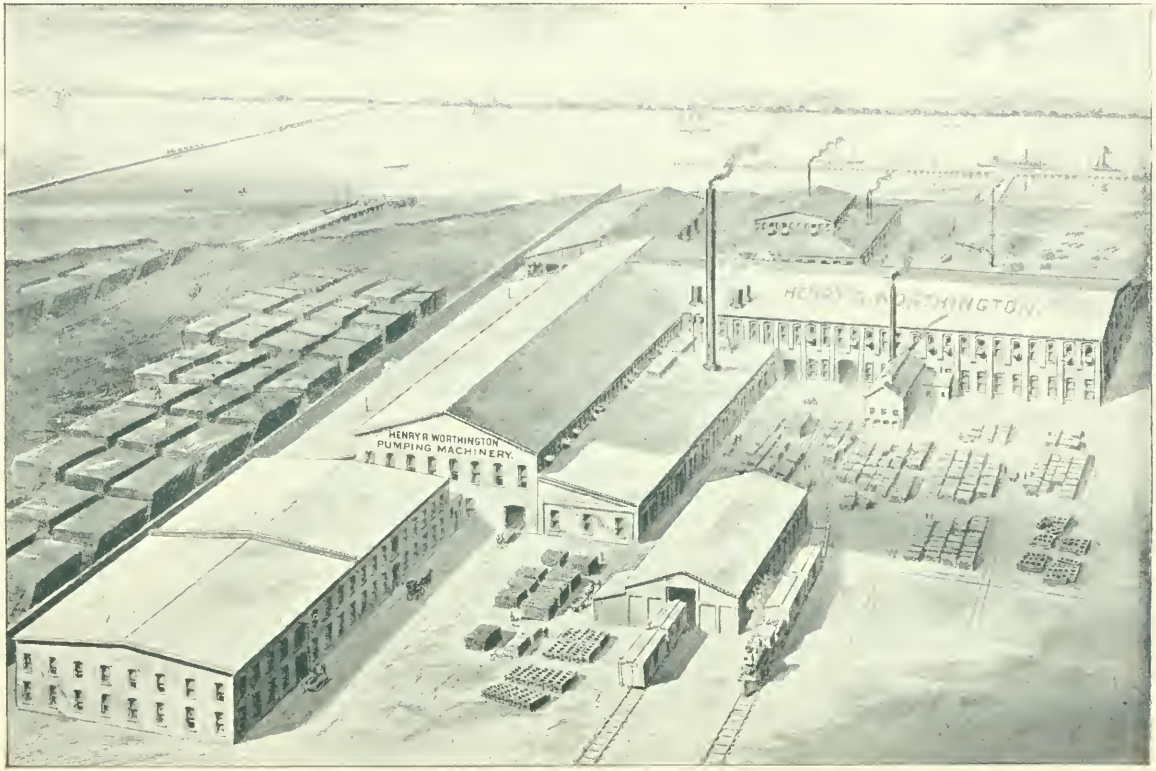
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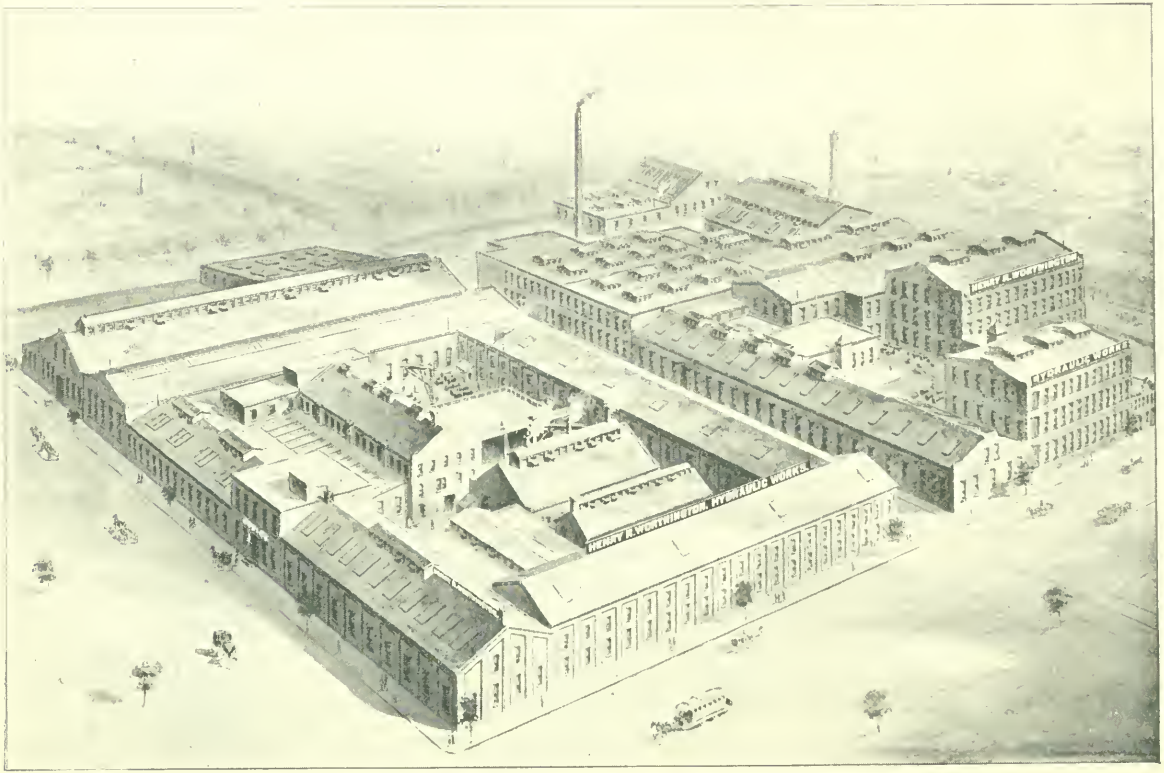
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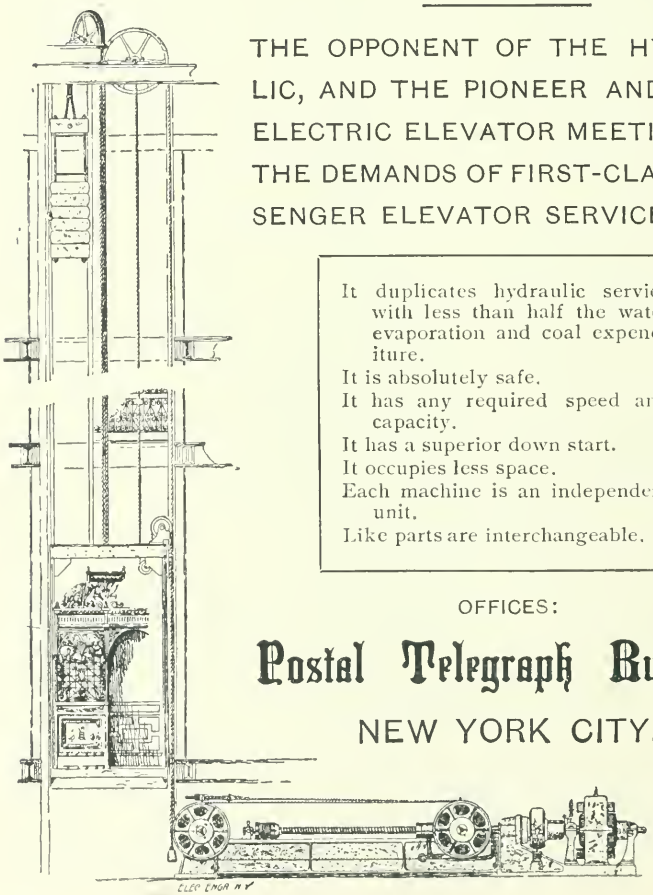


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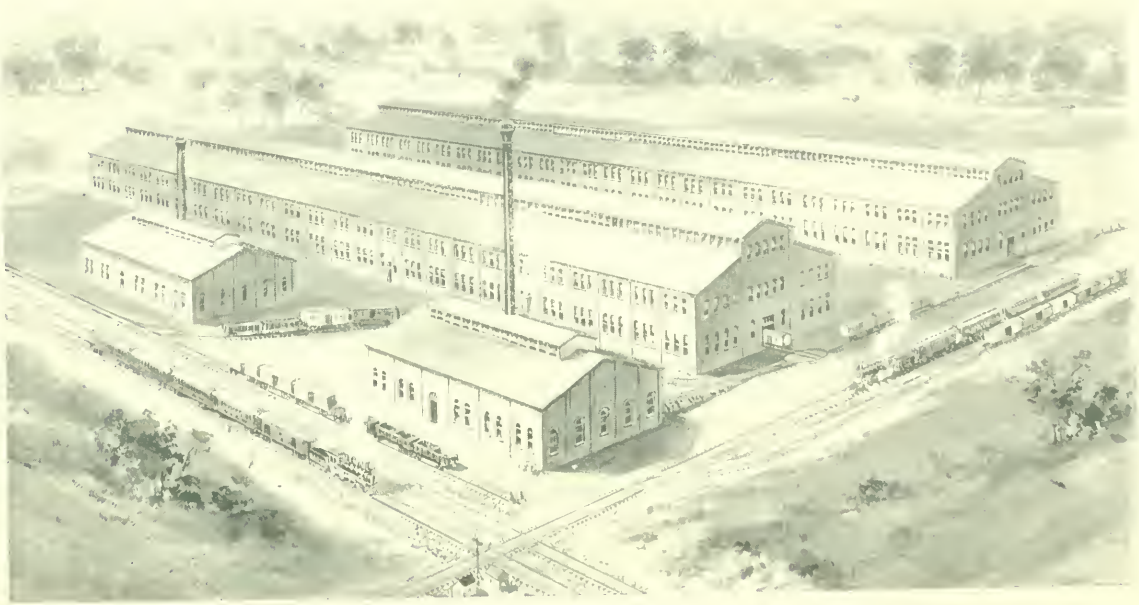
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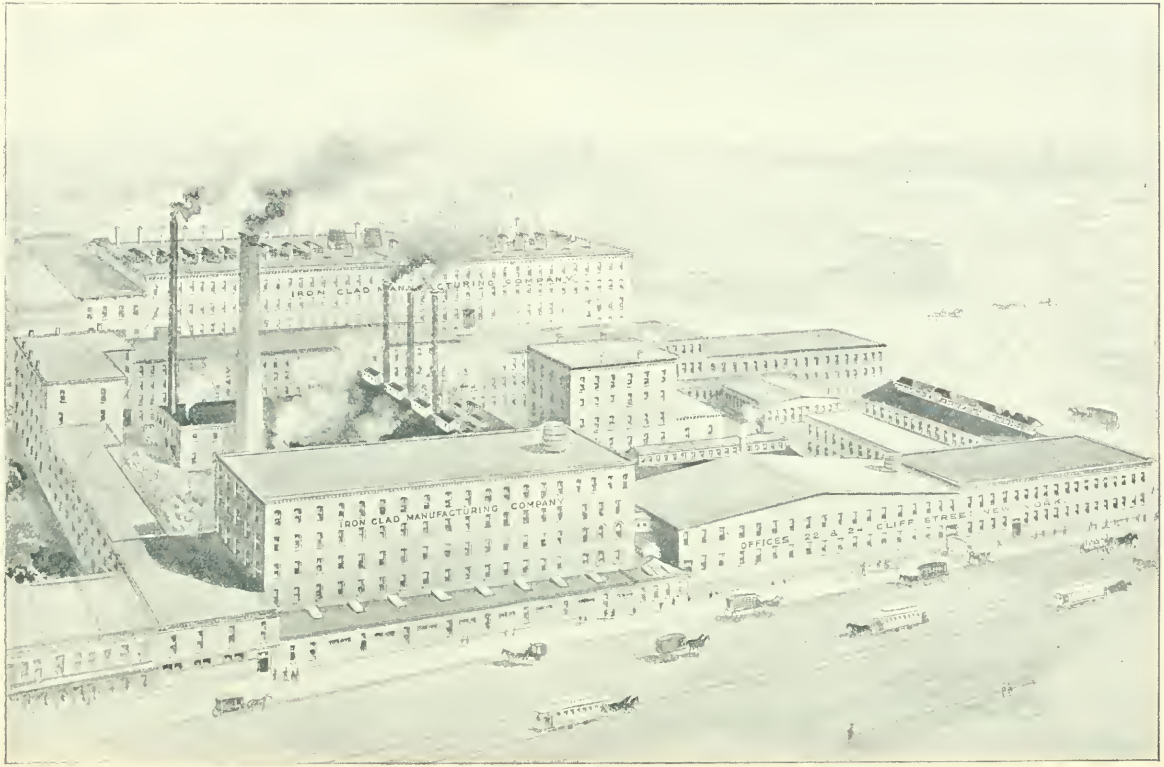
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OVER TIN ROOFING.

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First :—The first cost of the Anchor Brand roof is less. While tin roofs are offered in all parts of the country at from $4.00 to $9.00 per square, the best grades of tin plate cannot be laid for less than the latter figure.

Second :—The Anchor Brand Roof requires no expense for its continued preservation, while tin must be frequently painted.

Third :—The cost of painting a tin roof during its lifetime, added to the already greater first cost, makes it far more expensive than an Anchor Brand roof for the same length of time.

DURABILITY.

First :—An Anchor Brand roof is not injuriously affected by the changes in temperature, while the contraction and expansion of a tin roof under similar circumstances are often sufficient to cause it to buckle, and leak at the seams.

Second :—An Anchor Brand roof requires no attention to insure its durability. A tin roof, on the contrary, should the painting be neglected, rapidly deteriorates.

Third :—An Anchor Brand roof, where subjected to gases, acids or moisture from beneath, is far more durable than a tin roof, which, under these conditions, is almost worthless.

Fourth :—An Anchor Brand roof is more substantial than a tin roof, and less easily injured by being walked upon, and by other external causes.

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Harmony Mills, Cohoes, N. Y.
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West Shore Railroad.
Pennsylvania Railroad.
Toledo, St. Louis & Kansas City Railroad.
Flint & Pere Marquette Railroad.
Boston & Albany Railroad.
Standard Sugar Refinery, Boston, Mass.
Mt. Vernon Church, Boston, Mass.
Hotel Cluny, Boston, Mass.
Hotel Edinburgh, Boston, Mass.
Codman Building, Boston, Mass.
Flint Mills, Fall River, Mass.
Union Mills, Fall River, Mass.
Kerr Thread Co., Fall River, Mass.
American Printing Co., and Iron Works Mills, Fall River, Mass.
Richard Borden Mill, Fall River, Mass.
Stafford Mill, Fall River, Mass.
Thomson-Houston Electric Co., Lynn, Mass.
Thomson Electric Welding Co., Lynn, Mass.
S. N. Breed & Co., Lynn, Mass.
Lynn Electric Light & Gas Co., Lynn. Mass.
Bennett M'f'g Corporation & Columbia Co., New Bedford, Mass.
Pierce M'f'g Co., New Bedford, Mass.
Wamsutta Mills, New Bedford, Mass.
Washburn & Moen M'f'g Co., Worc'st'r, Mass.
Knowles Loom Works, Worcester, Mass.
Holyoke Machine Co., Holyoke, Mass.
Parsons Paper Co., Holyoke, Mass.
Deane Steam Pump Co., Holyoke, Mass.
Pittsfield Electric Light & Gas Co., Pittsfield, Mass.
Salem Electric Light & Power Co., Salem, Mass.
Naumkeag Steam Cotton Co., Salem, Mass.
Fisher M'f'g Co., Fisherville, Mass.
New England Telegraph & Telephone Co., Boston, Mass.
C. Cowles & Co., New Haven, Conn.
Quinnipiac Brewing Co., New Haven, Conn.
Pratt & Cady Co., Hartford, Conn.
P. & F. Corbin, New Britain, Conn.
Cheney Bros., South Manchester, Conn.
Brown University, Providence, R. I.
Conant Thread Co., Pawtucket, R. I.
Chamber of Commerce B'ld'g, Detroit, Mich.
Home Savings Bank Building, Detroit, Mich.
Leonard & Carter Building, Detroit, Mich.
Detroit Electric Light Plant, Detroit, Mich.
W. F. Dewey Co. Apartments, Toledo, O.
The Nasby, Toledo, O.
The Monticello, Toledo, O.
The National Union Building, Toledo, O.
Herdman Sash, Door & Lumber Co., Zanesville, O.
Muskingum Coffin Co., Zanesville, O.
American Encaustic Tile Co., Zanesville, O.
Pullman Building, Chicago, Ill.
The Hazen M'f'g Co., Cincinnati, Ohio.
Cin. Ice M'f'g and Cold Storage Co., Cincinnati, Ohio.
American Express Co., Cincinnati, Ohio.
Cin. Music Verein Co., Cincinnati, Ohio.
Mabley & Carew, Cincinnati, Ohio.
Christian Moerlein Brewing Co., Cincinnati, Ohio.
Union Central Life Insurance Co., Cincinnati, Ohio.
Cincinnati Electric Light Co., Cincinnati, Ohio.
H. Lackman Brewing Co., Cincinnati, Ohio.
American Cotton Oil Co., Cincinnati, Ohio.
St. Nicholas Hotel, Cincinnati, Ohio.
United Bank Building, Cincinnati, Ohio.
Dayton & Union R.R. Co., Dayton, Ohio.
Third Street R.R. Co., Dayton, Ohio.
Dayton Malleable Iron Co., Dayton, Ohio.
The Old National Bank, Ft. Wayne, Ind.
Hotel Randall, Ft. Wayne, Ind.
Pennsylvania Railroad Shop, Ft. Wayne, Ind.
Morris Building, Birmingham, Ala.
County Jail, Birmingham, Ala.
William A. Walker, Birmingham, Ala.
Buyck & Thomas, Birmingham, Ala.
Florence Hotel, Birmingham, Ala.
Syndicate Building, Talladega, Ala.
Phœnix Tobacco Warehouse, Louisville, Ky.
Phœnix Storage Warehouse, Louisville, Ky.
Kentucky National Bank, Louisville, Ky.
Canada Life Association Bldg., Toronto, Can.
Canadian Bank of Commerce, Toronto, Can.
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PEABODY & STEARNS, ARCHITECTS.

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FIFTH AVENUE, NORTHEAST CORNER OF 39TH STREET.

The following letter refers to a piece of roof which we exhibited at the World's Fair, Chicago, 1893, where we received the Highest Award for "NATURAL ASPHALT ROOFING MATERIALS AND ROOFS."

WARREN CHEMICAL AND MANUFACTURING CO.

No. 0768 Subject,

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Walter Katte
Chief Engineer.

New York, Apr. 13th, 1893/89

Warren Chemical & M'F'G Co.
81-83 Fulton Street, New York City.

Gentlemen:--

This is to certify that this piece of roof was cut from the roof of the West Shore Railroad freight house, Pier 2, Weehawken, N. J., on April 4th, 1893. This building was covered in the Summer of 1882 with Warren's Anchor Brand Natural Asphalt Roofing; it has thus stood the wear of eleven years, has given perfect satisfaction, and is now in excellent condition.

Two Pier Sheds were covered with this material, one is 200 by 775 and the other is 200 x 1350.

Both roofs are in good condition, and to all appearances are likely to last from ten to fifteen years longer. The asphalt roofing cement retains its elastic qualities to a remarkable extent.

Yours truly,
John W. Fougnet
Architect.

Approved,
Walter Katte
Chief Engineer,
N. Y. C. & H. R. R. R. Co.



WILLIAM B. TUBBY, ARCHITECT.

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THE FORBES COMPANY.

NEW YORK OFFICES: Mutual Reserve Building, 305 Broadway, cor. Duane St.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

COMMISSIONERS' CERTIFICATE.

NEW YORK CITY, November 28, 1894.

We, the Insurance Commissioners and Superintendents of the States of Massachusetts, Illinois, Kansas, Kentucky, Missouri, Ohio and Texas, pursuant to the invitation of the President of the Company, dated June 1, 1894, do hereby certify that we have been for the past four months engaged in a thorough and searching official investigation into the affairs of the New York Life Insurance Company of the City of New York.

We further certify that each Stock and Bond owned, each Collateral Loan, each Bond and Mortgage Loan made, the Cash and each Bank Certificate of Deposit, was carefully examined, checked and verified; that the Policy Loans and Premium Notes were examined and checked with the Reserve on each Policy; that Interest and Rents due and accrued, unreported and Deferred Premiums, were also verified; that the values of Stocks and Bonds owned, and Real Estate owned, were individually and closely scrutinized and conservatively made; that the title to each piece of property secured, and Bond and Mortgage Loan made since the 1891 New York State Insurance Department Investigation, was examined and found satisfactory. That the Policy Reserve was checked and verified by the Actuaries of our several State Insurance Departments, and that every Policy and its Reserve, on the books of the Company, was checked individually with the Valuation Policy Registers of the Massachusetts Department; that all Sundry Liabilities were also verified; that each debit and credit entry in the Company's books was checked from the date of the said New York State Investigation; and that as a result, on the most conservative basis of valuation, we found the Company possessed of **ASSETS** satisfactory to us, amounting to

$155,453,428.73

And that, after providing for all possible Liabilities, including $135,058,291.00 for outstanding Policy Reserve, as per the "Combined Experience Table of Mortality," with four per cent. interest, the total of the same amounted to $138,124,363.81.

We further certify that, by the severest test, the **NET SURPLUS** to policy-holders, after providing for every liability, and deducting Agents' Balances, was, on June 30, 1894,

$17,329,064.92

In Witness Whereof, we have hereunto subscribed our respective names, in the City of New York, the day and year above written.

RD-274.

Insurance Commissioner, State of Massachusetts.
Chairman.

Superintendent of Insurance, State of Illinois.

Superintendent of Insurance, State of Kansas.

Commissioner of Insurance, State of Kentucky.

Superintendent of Insurance, State of Missouri.

Superintendent of Insurance, State of Ohio.

Insurance Commissioner, State of Texas.

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